

State: Pennsylvania **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 LTC Risk Mitigation
Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Filing at a Glance

Company: Northwestern Long Term Care Insurance Company
 Product Name: 2016 LTC Risk Mitigation
 State: Pennsylvania
 TOI: LTC03I Individual Long Term Care
 Sub-TOI: LTC03I.001 Qualified
 Filing Type: Rate - M.U. (Medically underwritten)
 Date Submitted: 10/03/2016
 SERFF Tr Num: NWST-130590081
 SERFF Status: Assigned
 State Tr Num: NWST-130590081
 State Status: Received Review in Progress
 Co Tr Num: 2016 LTC RISK MITIGATION - RATES

Implementation: On Approval
 Date Requested:
 Author(s): Angela Schaaf, Annette Huttli, Debbie Orr, Laura Olski, Lisa Phimthasak
 Reviewer(s): Jim Lavery (primary)
 Disposition Date:
 Disposition Status:
 Implementation Date:

State Filing Description:
 Proposed 27% increase on 4,961 PA policyholders of Nortwestern Mutual LTC forms RR.LTC.(0798), RR.LTC.ML.(0798), RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708), TT.LTC.(1010), and TT.LTC.ML.(1010).

State: Pennsylvania **Filing Company:** Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 LTC Risk Mitigation
Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

General Information

Project Name: 2016 LTC Risk Mitigation	Status of Filing in Domicile: Pending
Project Number: 2016 LTC Risk Mitigation	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Individual Market Type:
Overall Rate Impact:	Filing Status Changed: 10/03/2016
	State Status Changed: 10/11/2016
Deemer Date:	Created By: Laura Olski
Submitted By: Debbie Orr	Corresponding Filing Tracking Number: NWST-130590080
	State TOI: LTC03I Individual Long Term Care

Filing Description:
Please see cover letter under 'Supporting Documentation' tab.

Company and Contact

Filing Contact Information

Annette Huttli, Product Compliance annettehuttli@northwesternmutual.com
 Consultant
 720 East Wisconsin Avenue 414-665-1859 [Phone]
 S845 414-625-7598 [FAX]
 Milwaukee, WI 53202

Filing Company Information

Northwestern Long Term Care Insurance Company	CoCode: 69000	State of Domicile: Wisconsin
720 East Wisconsin Avenue	Group Code: 860	Company Type: Long Term Care
Rm S845	Group Name:	State ID Number:
Milwaukee, WI 53202	FEIN Number: 36-2258318	
(414) 271-1444 ext. [Phone]		

Filing Fees

Fee Required? No
 Retaliatory? No
 Fee Explanation:

SERFF Tracking #:

NWST-130590081

State Tracking #:

NWST-130590081

Company Tracking #:

2016 LTC RISK MITIGATION - RATES

State:

Pennsylvania

Filing Company:

Northwestern Long Term Care Insurance Company

TOI/Sub-TOI:

LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name:

2016 LTC Risk Mitigation

Project Name/Number:

2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Rate Information

Rate data applies to filing.

Filing Method:

Rate Data is provided in the Actuarial Memorandum and Exhibit 2

Rate Change Type:

%

Overall Percentage of Last Rate Revision:

%

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Northwestern Long Term Care Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

State: Pennsylvania

Filing Company:

Northwestern Long Term Care Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: 2016 LTC Risk Mitigation

Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Rates for RR.LTC.(0798) and RR.LTC.ML.(0798)	RR.LTC.(0798), RR.LTC.ML.(0798)	Revised	Previous State Filing Number: Percent Rate Change Request: 28	RATE TABLES Update RR (PA).pdf,
2		Rates for RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708) and RS.LTC.ML.(0708)	RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708)	Revised	Previous State Filing Number: Percent Rate Change Request: 27	RATE TABLES Update RS (PA).pdf,
3		Rates for TT.LTC.(1010) and TT.LTC.ML.(1010)	TT.LTC.(1010), TT.LTC.ML.(1010)	Revised	Previous State Filing Number: NWST-126501027 Percent Rate Change Request: 27	RATE TABLES Update TT (PA).pdf,

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	34.90	46.50	57.70	134.40	195.50	261.60	1.90	4.30	9.00
41	36.40	48.60	60.30	135.20	196.50	262.90	2.00	4.40	9.40
42	38.00	50.80	63.10	136.00	197.50	264.00	2.10	4.80	9.90
43	39.60	53.00	65.90	136.70	198.50	265.20	2.20	5.00	10.40
44	41.30	55.40	68.90	137.40	199.40	266.20	2.40	5.30	10.80
45	43.10	57.80	72.00	138.10	200.30	267.30	2.40	5.60	11.30
46	45.00	60.40	75.30	138.60	201.00	268.10	2.60	5.90	12.00
47	46.90	63.00	78.70	139.30	201.80	269.00	2.90	6.30	12.50
48	49.00	65.90	82.30	139.70	202.40	269.50	2.90	6.50	13.00
49	51.00	68.80	85.90	140.10	202.90	270.10	3.10	7.00	13.80
50	53.20	71.90	89.80	140.60	203.30	270.70	3.30	7.30	14.40
51	55.60	75.00	93.90	140.90	203.80	271.10	3.40	7.80	15.10
52	57.90	78.40	98.20	141.20	204.00	271.60	3.70	8.10	15.90
53	60.40	81.90	102.60	141.40	204.10	272.10	4.00	8.60	16.60
54	63.00	85.50	107.30	141.50	204.10	272.60	4.10	9.10	17.30
55	65.80	89.30	112.10	141.60	204.10	273.10	4.30	9.60	18.20
56	69.60	94.60	118.80	143.30	206.50	273.80	4.70	10.30	19.20
57	73.80	100.30	126.00	144.90	208.80	276.50	5.00	11.10	20.40
58	78.20	106.40	133.60	146.40	210.60	279.00	5.40	11.80	21.60
59	82.80	112.80	141.70	147.80	212.60	281.20	5.80	12.50	22.90
60	87.80	119.50	150.30	149.10	214.40	283.30	6.20	13.50	24.20
61	93.70	127.60	160.60	151.50	217.80	287.40	6.60	14.50	25.90
62	100.00	136.30	171.50	153.90	221.00	291.50	7.30	15.60	27.60
63	106.80	145.50	183.00	156.00	224.00	295.40	7.70	16.90	29.60
64	114.00	155.40	195.50	158.10	226.90	298.90	8.40	18.10	31.60
65	121.70	166.00	208.90	160.10	229.40	301.90	9.00	19.40	33.70
66	134.20	183.10	230.50	167.40	240.00	315.80	10.00	21.60	37.20
67	148.10	202.00	254.40	174.90	250.80	329.70	11.20	24.10	41.00
68	163.20	222.90	280.70	182.50	261.80	343.90	12.50	26.80	45.40
69	180.10	245.90	309.80	190.20	272.80	358.00	14.00	29.80	50.10
70	198.70	271.30	341.80	197.80	283.80	372.50	15.50	33.10	55.30
71	219.60	299.90	377.90	206.70	296.60	389.20	17.40	36.80	61.10
72	242.80	331.40	417.70	211.60	309.60	406.30	19.40	41.00	67.60
73	268.50	366.30	461.80	214.10	322.60	423.30	21.60	45.60	74.80
74	291.50	404.80	510.50	218.20	335.60	440.20	23.50	50.80	82.60
75	298.40	447.40	564.30	219.50	348.30	456.80	24.40	56.50	91.30
76	324.10	485.30	612.40	226.00	359.00	471.30	26.80	61.90	99.50
77	352.10	526.50	664.70	232.20	369.40	485.40	29.40	67.60	108.30
78	382.60	571.30	721.50	238.10	379.40	499.20	32.20	73.90	117.80
79	415.60	619.80	783.00	243.60	389.00	512.50	35.40	80.80	128.20

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	451.50*	672.30*	849.80*				38.80*	88.50*	139.50*
81	484.60*	719.80*	910.00*				42.10*	95.40*	149.90*
82	520.10*	770.60*	974.50*				45.50*	102.90*	160.90*
83	558.20*	825.10*	1,043.50*				49.30*	110.80*	172.90*
84	599.10*	883.40*	1,117.40*				53.40*	119.50*	185.80*
85	643.00*	945.90*	1,196.50*				57.80*	128.80*	199.40*
86	675.30*	990.60*	1,253.50*				61.00*	135.10*	208.90*
87	709.20*	1,037.60*	1,313.10*				64.30*	141.80*	218.90*
88	744.80*	1,086.80*	1,375.80*				67.80*	148.80*	229.20*
89	782.30*	1,138.30*	1,441.30*				71.40*	156.00*	240.10*
90	821.60*	1,192.10*	1,510.00*				75.20*	163.80*	251.60*
91	850.70*	1,233.00*	1,564.20*				78.10*	169.60*	261.30*
92	880.90*	1,275.40*	1,620.30*				81.00*	175.60*	271.40*
93	912.20*	1,319.10*	1,678.60*				83.90*	181.80*	282.00*
94	944.60*	1,364.40*	1,738.90*				87.00*	188.30*	292.80*
95	978.10*	1,411.10*	1,801.30*				90.30*	195.00*	304.20*
96	1,009.40*	1,458.60*	1,868.40*				93.30*	202.50*	317.30*
97	1,041.70*	1,507.60*	1,937.90*				96.30*	210.30*	331.20*
98	1,075.00*	1,558.40*	2,010.10*				99.50*	218.30*	345.50*
99	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	28.20	36.30	43.60	105.80	151.10	199.00	1.80	3.50	6.20
41	29.40	37.80	45.50	106.50	152.10	200.30	1.80	3.80	6.50
42	30.60	39.40	47.60	107.10	153.10	201.40	1.90	4.00	6.90
43	31.80	41.10	49.70	107.90	153.90	202.70	2.10	4.10	7.30
44	33.10	42.90	52.00	108.60	154.80	203.60	2.20	4.40	7.50
45	34.50	44.80	54.20	109.10	155.60	204.80	2.30	4.60	8.10
46	36.00	46.60	56.70	109.70	156.40	205.70	2.40	4.90	8.30
47	37.40	48.60	59.20	110.20	157.10	206.60	2.50	5.10	8.80
48	38.90	50.80	61.90	110.80	157.80	207.40	2.80	5.40	9.20
49	40.60	52.90	64.60	111.20	158.40	208.10	2.90	5.80	9.80
50	42.20	55.30	67.50	111.70	158.90	208.80	3.10	6.00	10.30
51	44.00	57.60	70.50	112.10	159.40	209.40	3.20	6.40	10.90
52	45.90	60.00	73.70	112.30	160.00	209.80	3.30	6.80	11.30
53	47.70	62.60	77.00	112.80	160.30	210.30	3.50	7.10	12.00
54	49.70	65.40	80.30	113.00	160.50	210.70	3.70	7.40	12.70
55	51.70	68.10	84.00	113.30	160.80	210.90	4.10	7.90	13.30
56	54.80	72.30	89.20	114.80	163.00	213.70	4.30	8.40	14.00
57	58.00	76.60	94.60	116.40	165.30	216.60	4.50	8.90	15.00
58	61.40	81.30	100.40	117.90	167.30	219.30	4.80	9.50	16.00
59	65.00	86.10	106.60	119.40	169.30	221.80	5.20	10.10	17.00
60	68.80	91.30	113.10	120.80	171.30	224.30	5.50	10.90	18.10
61	73.50	97.60	120.90	123.10	174.50	228.70	5.90	11.60	19.50
62	78.40	104.30	129.40	125.40	177.90	232.80	6.40	12.60	20.80
63	83.70	111.50	138.50	127.60	181.00	236.70	6.90	13.50	22.20
64	89.40	119.30	148.10	129.70	184.00	240.60	7.40	14.50	23.90
65	95.50	127.40	158.50	131.80	187.00	244.30	7.90	15.80	25.50
66	105.40	140.90	175.20	138.40	196.30	256.60	8.90	17.40	28.30
67	116.40	155.60	193.80	145.10	206.00	269.10	9.90	19.50	31.30
68	128.50	172.00	214.40	152.00	215.90	282.00	11.10	21.60	34.70
69	141.90	190.10	237.10	159.10	225.90	295.00	12.30	24.10	38.50
70	156.60	210.10	262.30	166.20	236.00	308.10	13.80	26.90	42.50
71	173.50	232.90	290.70	174.10	247.40	323.30	15.30	29.90	47.30
72	192.20	257.90	322.30	178.80	259.00	338.50	17.10	33.40	52.50
73	212.90	285.80	357.20	181.50	270.60	354.00	19.00	37.10	58.20
74	231.40	316.50	396.00	185.60	282.40	369.60	20.80	41.40	64.60
75	237.40	350.60	439.00	187.40	294.00	384.90	21.40	46.00	71.60
76	258.30	381.30	477.60	193.00	303.10	397.40	23.50	50.40	78.30
77	281.00	414.50	519.60	198.50	312.00	409.60	25.80	55.10	85.30
78	305.80	450.60	565.20	203.60	320.60	421.60	28.20	60.50	93.10
79	332.70	490.00	615.00	208.50	328.90	432.90	30.90	66.10	101.50

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	362.00*	532.80*	669.10*				33.80*	72.40*	110.80*
81	389.00*	571.60*	718.10*				36.60*	78.30*	119.20*
82	418.10*	613.40*	770.80*				39.60*	84.50*	128.30*
83	449.30*	658.30*	827.30*				42.90*	91.10*	138.10*
84	482.90*	706.30*	888.00*				46.30*	98.50*	148.60*
85	519.00*	757.90*	953.20*				50.10*	106.30*	159.90*
86	546.10*	796.00*	1,001.80*				52.80*	111.80*	168.00*
87	574.60*	836.10*	1,052.90*				55.60*	117.50*	176.50*
88	604.60*	878.30*	1,106.40*				58.50*	123.50*	185.60*
89	636.20*	922.40*	1,162.90*				61.60*	130.00*	195.10*
90	669.40*	968.90*	1,222.30*				64.80*	136.60*	205.00*
91	694.80*	1,004.80*	1,269.60*				67.20*	141.80*	213.60*
92	721.20*	1,041.90*	1,318.90*				69.60*	147.00*	222.40*
93	748.50*	1,080.40*	1,370.10*				72.20*	152.60*	231.50*
94	776.90*	1,120.40*	1,423.20*				74.80*	158.30*	241.20*
95	806.40*	1,161.90*	1,478.50*				77.50*	164.10*	251.00*
96	833.60*	1,202.80*	1,535.60*				80.20*	170.40*	262.30*
97	861.70*	1,245.10*	1,595.00*				83.10*	177.00*	273.90*
98	890.80*	1,289.00*	1,656.60*				85.90*	183.80*	286.10*
99	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	31.70	42.40	52.50	122.30	177.90	238.00	1.70	3.90	8.20
41	33.10	44.30	54.90	123.00	178.90	239.20	1.80	4.00	8.60
42	34.50	46.10	57.30	123.80	179.80	240.20	1.90	4.40	9.00
43	36.10	48.30	59.90	124.40	180.60	241.30	2.00	4.50	9.50
44	37.50	50.40	62.70	125.10	181.40	242.30	2.20	4.80	9.90
45	39.30	52.50	65.50	125.60	182.30	243.20	2.20	5.10	10.30
46	40.90	55.00	68.50	126.20	182.90	243.90	2.40	5.40	10.90
47	42.70	57.40	71.60	126.70	183.60	244.80	2.60	5.80	11.30
48	44.60	60.00	74.90	127.20	184.10	245.20	2.60	5.90	11.80
49	46.40	62.60	78.30	127.50	184.60	245.80	2.80	6.40	12.50
50	48.40	65.40	81.80	127.90	185.00	246.40	3.00	6.60	13.10
51	50.60	68.30	85.40	128.30	185.40	246.60	3.10	7.00	13.80
52	52.70	71.40	89.30	128.50	185.60	247.10	3.40	7.40	14.40
53	55.00	74.50	93.30	128.60	185.80	247.70	3.60	7.90	15.10
54	57.30	77.80	97.60	128.70	185.80	248.20	3.70	8.30	15.70
55	59.80	81.30	101.90	128.80	185.80	248.70	3.90	8.80	16.50
56	63.40	86.10	108.20	130.50	187.90	249.10	4.30	9.40	17.60
57	67.20	91.30	114.70	131.80	190.00	251.70	4.50	10.10	18.60
58	71.20	96.80	121.60	133.20	191.60	253.90	5.00	10.80	19.60
59	75.40	102.60	129.00	134.50	193.50	255.80	5.30	11.40	20.80
60	79.90	108.80	136.80	135.60	195.10	257.80	5.60	12.30	22.00
61	85.30	116.10	146.10	137.80	198.10	261.60	6.10	13.30	23.50
62	91.00	124.00	156.00	140.00	201.10	265.20	6.60	14.30	25.10
63	97.20	132.40	166.50	141.90	203.90	268.80	7.00	15.40	26.90
64	103.70	141.40	178.00	143.90	206.50	272.00	7.60	16.50	28.70
65	110.70	151.00	190.10	145.60	208.80	274.70	8.30	17.60	30.70
66	122.10	166.60	209.70	152.40	218.40	287.30	9.10	19.60	33.80
67	134.80	183.90	231.50	159.20	228.10	300.00	10.20	22.00	37.30
68	148.50	202.90	255.50	166.10	238.30	312.90	11.40	24.40	41.30
69	163.90	223.80	282.00	173.00	248.30	325.80	12.80	27.10	45.50
70	180.70	246.90	311.00	180.00	258.30	338.90	14.10	30.10	50.30
71	199.80	272.90	343.90	188.10	269.90	354.30	15.80	33.50	55.60
72	220.90	301.50	380.10	192.60	281.80	369.70	17.60	37.30	61.50
73	244.30	333.30	420.20	194.80	293.60	385.20	19.60	41.50	68.00
74	265.20	368.40	464.60	198.50	305.40	400.50	21.40	46.10	75.10
75	271.50	407.10	513.50	199.70	316.90	415.70	22.20	51.40	83.10
76	294.90	441.60	557.30	205.70	326.80	428.90	24.40	56.30	90.50
77	320.40	479.10	604.90	211.30	336.10	441.70	26.80	61.50	98.50
78	348.20	519.90	656.60	216.70	345.30	454.20	29.30	67.30	107.10
79	378.20	564.00	712.50	221.70	354.00	466.30	32.20	73.50	116.60

Northwestern Long Term Care Insurance Company

Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	410.90*	611.80*	773.40*				35.30*	80.50*	126.90*
81	441.00*	655.00*	828.10*				38.30*	86.80*	136.40*
82	473.30*	701.30*	886.70*				41.40*	93.60*	146.50*
83	508.00*	750.90*	949.70*				44.90*	100.80*	157.30*
84	545.20*	803.90*	1,016.70*				48.60*	108.80*	169.00*
85	585.10*	860.80*	1,088.90*				52.60*	117.10*	181.50*
86	614.50*	901.50*	1,140.60*				55.50*	123.00*	190.10*
87	645.40*	944.30*	1,195.00*				58.50*	129.00*	199.20*
88	677.80*	989.00*	1,252.00*				61.70*	135.40*	208.50*
89	711.90*	1,035.80*	1,311.60*				65.00*	142.00*	218.50*
90	747.70*	1,084.90*	1,374.10*				68.40*	149.00*	228.90*
91	774.10*	1,122.00*	1,423.40*				71.10*	154.40*	237.80*
92	801.60*	1,160.60*	1,474.50*				73.70*	159.90*	247.00*
93	830.10*	1,200.40*	1,527.50*				76.30*	165.40*	256.60*
94	859.60*	1,241.60*	1,582.40*				79.20*	171.30*	266.40*
95	890.10*	1,284.10*	1,639.20*				82.20*	177.50*	276.80*
96	918.60*	1,327.40*	1,700.30*				84.90*	184.30*	288.70*
97	947.90*	1,372.00*	1,763.50*				87.60*	191.40*	301.50*
98	978.30*	1,418.10*	1,829.10*				90.50*	198.60*	314.50*
99	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	25.60	33.00	39.70	96.30	137.50	181.10	1.70	3.10	5.70
41	26.70	34.40	41.50	96.90	138.40	182.30	1.70	3.40	6.00
42	27.80	35.90	43.30	97.50	139.40	183.30	1.70	3.60	6.20
43	28.90	37.40	45.20	98.20	140.00	184.50	1.90	3.80	6.60
44	30.10	39.00	47.30	98.80	140.90	185.30	2.00	4.00	6.90
45	31.50	40.80	49.30	99.30	141.60	186.30	2.10	4.30	7.30
46	32.80	42.40	51.60	99.80	142.30	187.20	2.20	4.40	7.50
47	34.00	44.30	53.80	100.30	143.00	188.00	2.30	4.60	8.10
48	35.40	46.10	56.30	100.80	143.50	188.60	2.50	4.90	8.50
49	37.00	48.10	58.80	101.20	144.10	189.40	2.60	5.30	8.80
50	38.40	50.30	61.40	101.60	144.60	189.90	2.80	5.50	9.40
51	40.00	52.50	64.10	102.00	145.00	190.60	2.90	5.80	9.90
52	41.70	54.60	67.10	102.20	145.60	191.00	3.00	6.10	10.30
53	43.50	57.00	70.10	102.60	145.90	191.40	3.20	6.50	10.90
54	45.20	59.50	73.10	102.90	146.00	191.80	3.40	6.80	11.60
55	47.10	62.00	76.40	103.10	146.30	191.90	3.70	7.10	12.10
56	49.80	65.80	81.10	104.50	148.40	194.50	3.90	7.60	12.70
57	52.80	69.80	86.10	105.90	150.40	197.10	4.10	8.10	13.70
58	55.90	74.00	91.40	107.40	152.30	199.60	4.40	8.60	14.60
59	59.20	78.40	97.00	108.60	154.00	201.80	4.70	9.30	15.50
60	62.60	83.00	103.00	109.90	155.90	204.10	5.10	9.90	16.40
61	66.90	88.90	110.00	112.00	158.80	208.10	5.40	10.60	17.80
62	71.40	94.90	117.70	114.10	161.90	211.90	5.80	11.50	19.00
63	76.20	101.50	126.00	116.20	164.80	215.40	6.30	12.30	20.30
64	81.40	108.50	134.70	118.00	167.50	218.90	6.70	13.30	21.70
65	86.90	115.90	144.20	119.90	170.10	222.30	7.30	14.40	23.10
66	95.90	128.30	159.50	126.00	178.60	233.50	8.10	15.80	25.70
67	105.90	141.60	176.40	132.00	187.50	244.90	9.00	17.80	28.50
68	116.90	156.50	195.10	138.40	196.50	256.60	10.10	19.60	31.60
69	129.10	173.00	215.80	144.80	205.50	268.50	11.20	22.00	35.00
70	142.60	191.30	238.70	151.30	214.80	280.40	12.50	24.50	38.70
71	157.90	211.90	264.60	158.50	225.10	294.20	13.90	27.10	43.00
72	174.90	234.60	293.30	162.80	235.80	308.10	15.50	30.40	47.80
73	193.70	260.00	325.10	165.20	246.30	322.10	17.30	33.80	53.00
74	210.60	288.00	360.40	168.90	257.00	336.30	19.00	37.60	58.80
75	216.00	319.10	399.50	170.50	267.50	350.40	19.50	41.90	65.10
76	235.10	347.00	434.60	175.60	275.90	361.70	21.40	45.90	71.20
77	255.70	377.30	472.80	180.60	283.90	372.70	23.50	50.10	77.60
78	278.30	410.10	514.40	185.30	291.80	383.60	25.70	55.00	84.80
79	302.80	445.90	559.70	189.70	299.30	393.90	28.10	60.10	92.40

Northwestern Long Term Care Insurance Company
Long Term Care Policy RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	329.40*	484.80*	608.90*				30.80*	65.90*	100.80*
81	354.00*	520.10*	653.50*				33.30*	71.30*	108.40*
82	380.50*	558.10*	701.40*				36.00*	76.90*	116.70*
83	408.90*	599.00*	752.80*				39.00*	82.90*	125.60*
84	439.40*	642.80*	808.10*				42.10*	89.60*	135.20*
85	472.30*	689.60*	867.40*				45.60*	96.80*	145.50*
86	497.00*	724.40*	911.60*				48.00*	101.80*	152.90*
87	522.90*	760.90*	958.10*				50.60*	106.90*	160.70*
88	550.20*	799.30*	1,006.90*				53.20*	112.40*	168.90*
89	578.90*	839.40*	1,058.20*				56.10*	118.30*	177.60*
90	609.20*	881.60*	1,112.30*				59.00*	124.40*	186.60*
91	632.30*	914.40*	1,155.30*				61.20*	129.00*	194.40*
92	656.30*	948.10*	1,200.20*				63.30*	133.80*	202.40*
93	681.10*	983.10*	1,246.70*				65.70*	138.90*	210.70*
94	707.00*	1,019.50*	1,295.20*				68.10*	144.00*	219.40*
95	733.80*	1,057.30*	1,345.40*				70.50*	149.40*	228.40*
96	758.60*	1,094.50*	1,397.40*				73.00*	155.00*	238.70*
97	784.10*	1,133.10*	1,451.50*				75.60*	161.10*	249.20*
98	810.60*	1,173.00*	1,507.50*				78.20*	167.30*	260.40*
99	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	5.40	5.70	6.10	6.00	7.00	8.20	0.10	0.20	0.40
41	5.60	5.90	6.30	6.20	7.30	8.50	0.10	0.20	0.50
42	5.80	6.10	6.50	6.50	7.50	8.90	0.10	0.20	0.50
43	5.90	6.30	6.80	6.80	7.80	9.10	0.20	0.30	0.50
44	6.10	6.50	7.00	7.10	8.10	9.50	0.20	0.30	0.50
45	6.30	6.70	7.30	7.30	8.40	9.70	0.20	0.30	0.50
46	6.50	6.90	7.50	7.60	8.70	10.10	0.20	0.40	0.60
47	6.70	7.10	7.80	7.90	9.00	10.40	0.20	0.40	0.60
48	7.00	7.40	8.00	8.10	9.30	10.80	0.20	0.40	0.80
49	7.20	7.60	8.30	8.40	9.60	11.10	0.20	0.40	0.80
50	7.40	7.90	8.60	8.70	9.90	11.40	0.30	0.40	0.80
51	7.60	8.10	8.90	9.10	10.20	11.80	0.30	0.50	0.90
52	7.90	8.40	9.20	9.30	10.50	12.10	0.30	0.50	1.00
53	8.10	8.60	9.50	9.70	10.90	12.50	0.40	0.60	1.00
54	8.40	8.90	9.80	9.90	11.20	12.90	0.40	0.60	1.10
55	8.60	9.20	10.20	10.30	11.60	13.20	0.40	0.70	1.10
56	9.00	9.70	10.70	10.60	11.70	13.40	0.40	0.70	1.20
57	9.50	10.10	11.20	10.80	12.00	13.70	0.40	0.80	1.30
58	9.90	10.60	11.80	11.10	12.20	13.90	0.50	0.80	1.40
59	10.40	11.10	12.40	11.40	12.40	14.20	0.50	0.90	1.50
60	10.80	11.70	13.00	11.70	12.60	14.50	0.60	0.90	1.60
61	11.40	12.30	13.70	12.00	12.80	14.80	0.70	1.00	1.70
62	12.10	13.00	14.50	12.10	13.00	15.00	0.70	1.10	1.80
63	12.70	13.70	15.30	12.50	13.20	15.30	0.80	1.20	1.90
64	13.40	14.40	16.20	12.70	13.40	15.50	0.80	1.30	2.00
65	14.10	15.20	17.10	13.00	13.60	15.70	0.90	1.40	2.20
66	15.10	16.50	18.60	13.70	14.20	16.40	1.10	1.50	2.40
67	16.20	17.90	20.30	14.40	14.80	17.10	1.20	1.70	2.60
68	17.40	19.40	22.10	14.80	16.50	19.00	1.30	1.90	2.90
69	18.60	21.00	24.00	15.30	17.00	19.60	1.50	2.10	3.20
70	19.90	22.70	26.10	15.70	17.50	20.20	1.60	2.40	3.60
71	21.20	24.00	27.60	16.20	18.00	20.80	1.70	2.60	3.80
72	22.50	25.30	29.10	16.70	18.50	21.40	1.80	2.80	4.10
73	23.90	26.60	30.70	17.20	19.10	22.00	1.90	3.00	4.40
74	25.30	27.90	32.20	17.70	19.70	22.70	2.00	3.20	4.70
75	26.80	29.20	33.70	18.20	20.30	23.40	2.00	3.40	5.10
76	28.10	30.00	34.30	18.80	20.90	24.10	2.20	3.60	5.10
77	29.50	30.80	34.70	19.40	21.50	24.80	2.30	3.70	5.20
78	30.90	33.20	37.20	19.90	22.10	25.60	2.50	4.00	6.50
79	32.40	34.80	39.00	20.50	22.80	26.30	2.70	4.30	7.00

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	33.90*	36.50*	40.80*				2.90*	4.60*	7.50*
81	35.80*	38.50*	43.10*				3.10*	5.00*	8.10*
82	37.80*	40.60*	45.50*				3.30*	5.30*	8.70*
83	39.90*	42.90*	48.10*				3.50*	5.70*	9.30*
84	42.10*	45.30*	50.70*				3.80*	6.20*	10.00*
85	44.40*	47.70*	53.50*				4.10*	6.60*	10.80*
86	48.50*	52.20*	58.40*				4.40*	7.10*	11.60*
87	52.90*	56.90*	63.70*				4.70*	7.60*	12.50*
88	57.50*	61.80*	69.30*				5.10*	8.20*	13.40*
89	62.60*	67.30*	75.40*				5.50*	8.80*	14.40*
90	68.00*	73.10*	81.90*				5.90*	9.50*	15.50*
91	69.40*	74.60*	83.60*				6.30*	10.20*	16.70*
92	70.80*	76.10*	85.30*				6.80*	11.00*	17.90*
93	72.30*	77.70*	87.10*				7.30*	11.80*	19.30*
94	73.80*	79.40*	88.90*				7.90*	12.70*	20.70*
95	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
96	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
97	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
98	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
99	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	4.50	4.60	4.90	4.30	4.80	5.40	0.10	0.20	0.40
41	4.70	4.80	5.10	4.40	4.90	5.60	0.10	0.20	0.40
42	4.80	4.90	5.20	4.60	5.20	5.90	0.10	0.20	0.40
43	4.90	5.10	5.40	4.90	5.30	6.10	0.10	0.20	0.40
44	5.10	5.20	5.50	5.00	5.60	6.50	0.10	0.20	0.50
45	5.20	5.40	5.70	5.30	5.80	6.70	0.10	0.20	0.50
46	5.30	5.50	5.90	5.50	6.10	7.00	0.20	0.30	0.50
47	5.50	5.70	6.10	5.70	6.30	7.20	0.20	0.30	0.50
48	5.60	5.80	6.20	5.90	6.60	7.60	0.20	0.30	0.60
49	5.80	6.00	6.40	6.10	6.80	7.90	0.20	0.30	0.60
50	5.90	6.20	6.60	6.40	7.00	8.20	0.20	0.30	0.60
51	6.10	6.30	6.80	6.60	7.40	8.50	0.20	0.40	0.70
52	6.30	6.50	7.00	6.80	7.60	8.80	0.20	0.40	0.70
53	6.40	6.70	7.20	7.10	7.90	9.20	0.30	0.40	0.70
54	6.60	6.90	7.40	7.30	8.20	9.50	0.30	0.40	0.80
55	6.70	7.10	7.60	7.60	8.40	9.80	0.40	0.40	0.80
56	7.00	7.40	8.00	7.90	8.70	10.00	0.40	0.40	0.80
57	7.30	7.70	8.40	8.10	9.00	10.20	0.40	0.50	0.80
58	7.70	8.00	8.80	8.30	9.20	10.40	0.40	0.60	0.90
59	8.00	8.30	9.20	8.60	9.60	10.60	0.40	0.70	0.90
60	8.30	8.70	9.60	8.90	9.80	10.80	0.50	0.70	1.00
61	8.70	9.20	10.10	9.20	9.90	11.10	0.60	0.80	1.10
62	9.20	9.70	10.60	9.50	10.10	11.40	0.60	0.80	1.20
63	9.70	10.20	11.20	9.70	10.30	11.60	0.60	0.90	1.30
64	10.10	10.70	11.80	10.10	10.60	11.80	0.70	1.00	1.40
65	10.60	11.30	12.50	10.50	10.70	12.00	0.80	1.00	1.40
66	11.50	12.20	13.50	10.90	11.30	12.70	0.80	1.20	1.60
67	12.30	13.30	14.70	11.60	11.80	13.40	0.90	1.30	1.80
68	13.20	14.40	16.00	11.90	13.00	14.90	1.00	1.40	1.90
69	14.20	15.60	17.40	12.30	13.40	15.40	1.10	1.60	2.10
70	15.20	16.90	18.80	12.70	13.80	15.80	1.20	1.70	2.40
71	16.20	17.80	19.80	13.10	14.20	16.30	1.30	1.90	2.60
72	17.20	18.80	20.80	13.40	14.60	16.80	1.30	1.90	2.80
73	18.20	19.70	21.80	13.90	15.10	17.30	1.40	2.00	3.00
74	19.20	20.70	22.70	14.30	15.50	17.80	1.50	2.00	3.30
75	20.30	21.60	23.60	14.70	16.00	18.40	1.60	2.10	3.60
76	21.20	22.20	24.10	15.10	16.50	18.90	1.70	2.20	3.60
77	22.10	22.70	24.40	15.60	16.90	19.50	1.90	2.30	3.80
78	23.10	24.30	26.60	16.10	17.50	20.10	2.00	2.90	4.80
79	24.00	25.30	27.60	16.50	18.00	20.70	2.20	3.10	5.10

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	25.00*	26.30*	28.70*				2.40*	3.40*	5.50*
81	26.50*	27.90*	30.50*				2.50*	3.60*	5.90*
82	28.10*	29.60*	32.30*				2.70*	3.90*	6.30*
83	29.90*	31.50*	34.40*				2.90*	4.20*	6.80*
84	31.70*	33.40*	36.40*				3.20*	4.50*	7.30*
85	33.70*	35.50*	38.70*				3.40*	4.80*	7.90*
86	37.00*	38.90*	42.50*				3.60*	5.20*	8.50*
87	40.60*	42.70*	46.70*				3.90*	5.60*	9.10*
88	44.60*	46.90*	51.30*				4.20*	6.00*	9.80*
89	48.80*	51.40*	56.10*				4.50*	6.50*	10.50*
90	53.30*	56.10*	61.30*				4.90*	6.90*	11.30*
91	54.30*	57.20*	62.40*				5.20*	7.50*	12.20*
92	55.40*	58.30*	63.70*				5.60*	8.00*	13.10*
93	56.40*	59.40*	64.80*				6.00*	8.60*	14.10*
94	57.50*	60.50*	66.10*				6.50*	9.30*	15.10*
95	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
96	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
97	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
98	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
99	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	4.90	5.20	5.60	5.50	6.40	7.50	0.10	0.20	0.40
41	5.10	5.40	5.70	5.60	6.60	7.70	0.10	0.20	0.50
42	5.30	5.60	5.90	5.90	6.80	8.10	0.10	0.20	0.50
43	5.40	5.70	6.20	6.20	7.10	8.30	0.20	0.30	0.50
44	5.60	5.90	6.40	6.50	7.40	8.60	0.20	0.30	0.50
45	5.70	6.10	6.60	6.60	7.60	8.80	0.20	0.30	0.50
46	5.90	6.30	6.80	6.90	7.90	9.20	0.20	0.40	0.50
47	6.10	6.50	7.10	7.20	8.20	9.50	0.20	0.40	0.50
48	6.40	6.70	7.30	7.40	8.50	9.80	0.20	0.40	0.70
49	6.60	6.90	7.60	7.60	8.70	10.10	0.20	0.40	0.70
50	6.70	7.20	7.80	7.90	9.00	10.40	0.30	0.40	0.70
51	6.90	7.40	8.10	8.30	9.30	10.70	0.30	0.50	0.80
52	7.20	7.60	8.40	8.50	9.60	11.00	0.30	0.50	0.90
53	7.40	7.80	8.60	8.80	9.90	11.40	0.40	0.50	0.90
54	7.60	8.10	8.90	9.00	10.20	11.70	0.40	0.50	1.00
55	7.80	8.40	9.30	9.40	10.60	12.00	0.40	0.60	1.00
56	8.20	8.80	9.70	9.60	10.60	12.20	0.40	0.60	1.10
57	8.60	9.20	10.20	9.80	10.90	12.50	0.40	0.70	1.20
58	9.00	9.60	10.70	10.10	11.10	12.60	0.50	0.70	1.30
59	9.50	10.10	11.30	10.40	11.30	12.90	0.50	0.80	1.40
60	9.80	10.60	11.80	10.60	11.50	13.20	0.50	0.80	1.50
61	10.40	11.20	12.50	10.90	11.60	13.50	0.60	0.90	1.50
62	11.00	11.80	13.20	11.00	11.80	13.70	0.60	1.00	1.60
63	11.60	12.50	13.90	11.40	12.00	13.90	0.70	1.10	1.70
64	12.20	13.10	14.70	11.60	12.20	14.10	0.70	1.20	1.80
65	12.80	13.80	15.60	11.80	12.40	14.30	0.80	1.30	2.00
66	13.70	15.00	16.90	12.50	12.90	14.90	1.00	1.40	2.20
67	14.70	16.30	18.50	13.10	13.50	15.60	1.10	1.50	2.40
68	15.80	17.70	20.10	13.50	15.00	17.30	1.20	1.70	2.60
69	16.90	19.10	21.80	13.90	15.40	17.80	1.40	1.90	2.90
70	18.10	20.70	23.80	14.30	15.90	18.40	1.50	2.20	3.30
71	19.30	21.80	25.10	14.70	16.40	18.90	1.50	2.40	3.50
72	20.50	23.00	26.50	15.20	16.90	19.50	1.60	2.50	3.70
73	21.70	24.20	27.90	15.60	17.40	20.10	1.70	2.70	4.00
74	23.00	25.40	29.30	16.10	17.90	20.70	1.80	2.90	4.30
75	24.40	26.60	30.70	16.60	18.40	21.30	1.80	3.10	4.60
76	25.60	27.30	31.20	17.10	19.00	21.90	2.00	3.30	4.60
77	26.80	28.00	31.60	17.60	19.60	22.60	2.10	3.40	4.70
78	28.10	30.20	33.90	18.10	20.20	23.30	2.20	3.60	5.90
79	29.50	31.70	35.50	18.70	20.80	24.00	2.40	3.90	6.40

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates
(Shortened Benefit Period Option)
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	30.80*	33.20*	37.20*				2.60*	4.20*	6.80*
81	32.60*	35.00*	39.30*				2.80*	4.50*	7.40*
82	34.40*	37.00*	41.40*				3.00*	4.80*	7.90*
83	36.30*	39.00*	43.70*				3.20*	5.20*	8.50*
84	38.30*	41.20*	46.20*				3.50*	5.60*	9.10*
85	40.40*	43.40*	48.70*				3.70*	6.00*	9.80*
86	44.10*	47.50*	53.20*				4.00*	6.50*	10.60*
87	48.10*	51.80*	58.00*				4.30*	7.00*	11.40*
88	52.30*	56.30*	63.00*				4.60*	7.50*	12.20*
89	57.00*	61.30*	68.60*				5.00*	8.00*	13.10*
90	61.90*	66.50*	74.60*				5.40*	8.60*	14.10*
91	63.20*	67.90*	76.10*				5.80*	9.30*	15.20*
92	64.40*	69.30*	77.60*				6.20*	10.00*	16.30*
93	65.80*	70.70*	79.30*				6.70*	10.70*	17.50*
94	67.20*	72.20*	80.90*				7.20*	11.50*	18.80*
95	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
96	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
97	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
98	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
99	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates

(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit

\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care

181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
40	4.10	4.20	4.50	3.90	4.40	4.90	0.10	0.20	0.40
41	4.30	4.40	4.60	4.00	4.50	5.10	0.10	0.20	0.40
42	4.40	4.50	4.70	4.20	4.70	5.40	0.10	0.20	0.40
43	4.50	4.60	4.90	4.50	4.80	5.60	0.10	0.20	0.40
44	4.60	4.70	5.00	4.60	5.10	5.90	0.10	0.20	0.50
45	4.70	4.90	5.20	4.80	5.30	6.10	0.10	0.20	0.50
46	4.80	5.00	5.40	5.00	5.60	6.40	0.20	0.30	0.50
47	5.00	5.20	5.60	5.20	5.70	6.60	0.20	0.30	0.50
48	5.10	5.30	5.60	5.40	6.00	6.90	0.20	0.30	0.50
49	5.30	5.50	5.80	5.60	6.20	7.20	0.20	0.30	0.50
50	5.40	5.60	6.00	5.80	6.40	7.50	0.20	0.30	0.50
51	5.60	5.70	6.20	6.00	6.70	7.70	0.20	0.40	0.60
52	5.70	5.90	6.40	6.20	6.90	8.00	0.20	0.40	0.60
53	5.80	6.10	6.60	6.50	7.20	8.40	0.30	0.40	0.60
54	6.00	6.30	6.70	6.60	7.50	8.60	0.30	0.40	0.70
55	6.10	6.50	6.90	6.90	7.60	8.90	0.40	0.40	0.70
56	6.40	6.70	7.30	7.20	7.90	9.10	0.40	0.40	0.70
57	6.60	7.00	7.60	7.40	8.20	9.30	0.40	0.50	0.70
58	7.00	7.30	8.00	7.60	8.40	9.50	0.40	0.50	0.80
59	7.30	7.60	8.40	7.80	8.70	9.60	0.40	0.60	0.80
60	7.60	7.90	8.70	8.10	8.90	9.80	0.50	0.60	0.90
61	7.90	8.40	9.20	8.40	9.00	10.10	0.50	0.70	1.00
62	8.40	8.80	9.60	8.60	9.20	10.40	0.50	0.70	1.10
63	8.80	9.30	10.20	8.80	9.40	10.60	0.50	0.80	1.20
64	9.20	9.70	10.70	9.20	9.60	10.70	0.60	0.90	1.30
65	9.60	10.30	11.40	9.60	9.70	10.90	0.70	0.90	1.30
66	10.50	11.10	12.30	9.90	10.30	11.60	0.70	1.10	1.50
67	11.20	12.10	13.40	10.60	10.70	12.20	0.80	1.20	1.60
68	12.00	13.10	14.60	10.90	11.80	13.60	0.90	1.30	1.70
69	12.90	14.20	15.80	11.20	12.20	14.00	1.00	1.50	1.90
70	13.80	15.40	17.10	11.50	12.50	14.40	1.10	1.50	2.20
71	14.70	16.20	18.00	11.90	12.90	14.90	1.20	1.70	2.40
72	15.70	17.10	18.90	12.20	13.30	15.30	1.20	1.70	2.50
73	16.60	17.90	19.80	12.60	13.70	15.80	1.30	1.80	2.70
74	17.50	18.80	20.70	13.00	14.10	16.20	1.40	1.80	3.00
75	18.50	19.70	21.50	13.40	14.50	16.70	1.50	1.90	3.30
76	19.30	20.20	21.90	13.80	15.00	17.20	1.50	2.00	3.30
77	20.10	20.70	22.20	14.20	15.40	17.70	1.70	2.10	3.50
78	21.00	22.10	24.20	14.60	15.90	18.30	1.90	2.70	4.30
79	21.80	23.00	25.10	15.10	16.40	18.80	2.00	2.90	4.60

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RR.LTC.(0798) & RR.LTC.ML.(0798) - Revised Rates
(Shortened Benefit Period Option)
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	22.80*	23.90*	26.10*				2.10*	3.10*	5.00*
81	24.10*	25.40*	27.70*				2.30*	3.30*	5.40*
82	25.60*	26.90*	29.40*				2.50*	3.50*	5.80*
83	27.20*	28.60*	31.30*				2.70*	3.80*	6.20*
84	28.80*	30.40*	33.20*				2.90*	4.10*	6.70*
85	30.70*	32.30*	35.20*				3.10*	4.40*	7.20*
86	33.70*	35.40*	38.70*				3.30*	4.70*	7.70*
87	36.90*	38.90*	42.50*				3.60*	5.10*	8.30*
88	40.60*	42.70*	46.70*				3.80*	5.50*	8.90*
89	44.40*	46.70*	51.00*				4.10*	5.90*	9.60*
90	48.50*	51.10*	55.80*				4.40*	6.30*	10.30*
91	49.40*	52.00*	56.80*				4.80*	6.80*	11.10*
92	50.40*	53.10*	57.90*				5.10*	7.30*	11.90*
93	51.30*	54.00*	59.00*				5.50*	7.90*	12.80*
94	52.30*	55.10*	60.10*				5.90*	8.40*	13.70*
95	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
96	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
97	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
98	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
99	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	40.20	53.50	66.40	154.60	224.80	300.70	2.10	4.90	10.30
41	41.80	55.90	69.40	155.50	226.00	302.30	2.30	5.10	10.80
42	43.70	58.40	72.50	156.30	227.10	303.70	2.40	5.40	11.30
43	45.50	60.90	75.80	157.20	228.40	305.00	2.50	5.90	11.80
44	47.50	63.60	79.20	158.00	229.40	306.30	2.60	6.10	12.50
45	49.50	66.50	82.80	158.70	230.30	307.30	2.90	6.40	13.00
46	51.70	69.40	86.60	159.40	231.30	308.40	3.00	6.90	13.70
47	53.90	72.50	90.50	160.10	232.00	309.30	3.20	7.10	14.30
48	56.20	75.80	94.50	160.70	232.60	310.10	3.40	7.50	15.10
49	58.60	79.10	98.80	161.30	233.30	310.70	3.60	8.00	15.90
50	61.20	82.60	103.40	161.70	233.90	311.20	3.90	8.40	16.50
51	63.80	86.30	108.00	162.00	234.30	311.60	4.10	8.90	17.30
52	66.60	90.10	112.80	162.40	234.50	312.30	4.30	9.40	18.20
53	69.40	94.10	118.00	162.70	234.80	312.80	4.50	9.90	19.00
54	72.50	98.30	123.40	162.80	234.90	313.30	4.70	10.50	19.90
55	75.60	102.60	128.80	162.90	235.00	313.80	5.10	11.10	20.90
56	80.10	108.80	136.60	164.80	237.50	314.90	5.40	11.90	22.20
57	84.80	115.40	145.00	166.70	240.00	317.90	5.80	12.60	23.40
58	89.90	122.30	153.70	168.40	242.40	320.80	6.30	13.60	24.80
59	95.30	129.60	162.90	170.00	244.50	323.40	6.60	14.50	26.40
60	101.00	137.40	172.80	171.40	246.50	325.80	7.00	15.50	28.00
61	107.80	146.80	184.60	174.20	250.40	330.60	7.60	16.60	29.80
62	115.10	156.80	197.10	176.90	254.00	335.30	8.30	17.90	31.90
63	122.80	167.40	210.60	179.50	257.50	339.60	8.90	19.30	33.90
64	131.00	178.80	224.90	181.80	260.80	343.60	9.70	20.80	36.30
65	139.90	190.90	240.20	184.00	263.80	347.20	10.30	22.40	38.70
66	154.30	210.60	265.10	192.50	275.90	363.10	11.60	24.90	42.80
67	170.20	232.40	292.50	201.20	288.40	379.20	13.00	27.60	47.20
68	187.80	256.30	322.80	209.90	301.00	395.50	14.30	30.90	52.10
69	207.10	282.80	356.20	218.60	313.60	411.80	16.00	34.30	57.60
70	228.40	312.00	393.10	227.50	326.30	428.20	17.90	38.00	63.40
71	252.60	344.80	434.60	237.60	341.30	447.60	19.90	42.40	70.20
72	279.20	381.00	480.40	243.30	356.10	467.20	22.30	47.30	77.70
73	308.80	421.10	531.10	246.20	371.10	486.70	24.80	52.50	85.90
74	335.10	465.50	587.00	250.90	385.90	506.40	27.20	58.40	95.00
75	343.10	514.40	649.00	252.50	400.50	525.30	28.10	65.00	105.00
76	372.80	558.10	704.30	259.80	412.80	542.00	30.80	71.10	114.30
77	405.00	605.50	764.40	267.00	424.80	558.40	33.80	77.80	124.40
78	439.90	656.90	829.70	273.90	436.40	574.10	37.10	85.00	135.50
79	477.90	712.60	900.50	280.20	447.40	589.30	40.80	93.00	147.40

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	519.20*	773.10*	977.30*				44.70*	101.60*	160.40*
81	557.30*	827.80*	1,046.50*				48.30*	109.60*	172.40*
82	598.10*	886.30*	1,120.60*				52.40*	118.30*	185.10*
83	641.90*	948.90*	1,200.00*				56.80*	127.40*	198.80*
84	689.00*	1,016.00*	1,284.90*				61.40*	137.30*	213.60*
85	739.40*	1,087.80*	1,375.90*				66.50*	148.10*	229.50*
86	776.60*	1,139.30*	1,441.40*				70.10*	155.40*	240.40*
87	815.60*	1,193.30*	1,510.20*				73.90*	163.00*	251.70*
88	856.60*	1,249.80*	1,582.10*				77.90*	171.00*	263.60*
89	899.60*	1,309.00*	1,657.50*				82.10*	179.40*	276.10*
90	944.80*	1,371.00*	1,736.40*				86.50*	188.30*	289.40*
91	978.30*	1,418.00*	1,798.80*				89.80*	195.00*	300.60*
92	1,013.10*	1,466.60*	1,863.40*				93.00*	202.00*	312.10*
93	1,049.00*	1,517.00*	1,930.40*				96.50*	209.10*	324.20*
94	1,086.20*	1,569.00*	1,999.70*				100.20*	216.50*	336.70*
95	1,124.80*	1,622.80*	2,071.40*				103.80*	224.40*	349.80*
96	1,160.80*	1,677.40*	2,148.60*				107.20*	232.90*	364.90*
97	1,197.90*	1,733.80*	2,228.60*				110.80*	241.80*	380.90*
98	1,236.20*	1,792.00*	2,311.70*				114.50*	251.10*	397.30*
99	1,275.80*	1,852.40*	2,397.70*				118.20*	260.50*	414.60*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	32.50	41.60	50.20	121.70	173.90	228.80	2.00	4.10	7.00
41	33.80	43.50	52.40	122.40	174.90	230.20	2.10	4.30	7.40
42	35.20	45.40	54.70	123.20	176.00	231.70	2.20	4.50	7.80
43	36.60	47.30	57.20	124.00	177.00	233.00	2.30	4.80	8.20
44	38.20	49.40	59.70	124.70	177.90	234.30	2.40	5.00	8.70
45	39.70	51.50	62.40	125.40	178.90	235.30	2.60	5.30	9.10
46	41.40	53.60	65.10	126.10	179.90	236.50	2.80	5.60	9.60
47	43.00	56.00	68.10	126.70	180.60	237.50	3.00	5.90	10.10
48	44.80	58.40	71.10	127.40	181.40	238.40	3.20	6.30	10.70
49	46.60	60.90	74.40	127.90	182.10	239.30	3.30	6.60	11.20
50	48.60	63.50	77.60	128.40	182.80	240.10	3.40	6.90	11.80
51	50.60	66.30	81.10	128.80	183.40	240.80	3.60	7.30	12.50
52	52.70	69.00	84.80	129.30	183.90	241.30	3.90	7.80	13.10
53	54.90	72.00	88.50	129.60	184.40	241.80	4.10	8.10	13.80
54	57.10	75.10	92.40	130.00	184.60	242.20	4.40	8.60	14.60
55	59.50	78.40	96.60	130.10	184.90	242.50	4.50	9.00	15.20
56	63.00	83.00	102.40	132.00	187.60	245.80	4.80	9.80	16.40
57	66.70	88.10	108.80	133.90	190.00	249.10	5.30	10.30	17.30
58	70.60	93.40	115.40	135.50	192.40	252.20	5.50	11.00	18.50
59	74.70	99.00	122.50	137.30	194.80	255.20	5.90	11.60	19.60
60	79.10	105.00	130.00	138.80	196.90	258.10	6.40	12.40	20.90
61	84.50	112.30	139.10	141.60	200.80	262.90	6.80	13.40	22.40
62	90.20	120.00	148.90	144.20	204.50	267.70	7.40	14.40	23.90
63	96.30	128.30	159.30	146.70	208.10	272.20	7.90	15.50	25.60
64	102.90	137.10	170.30	149.20	211.60	276.80	8.50	16.60	27.40
65	109.80	146.50	182.30	151.60	215.00	280.90	9.10	18.00	29.40
66	121.20	162.00	201.50	159.20	225.80	295.10	10.20	20.00	32.60
67	133.90	179.00	223.00	166.90	236.90	309.40	11.30	22.40	36.00
68	147.70	197.90	246.60	174.90	248.10	324.10	12.80	24.90	39.90
69	163.10	218.60	272.70	182.90	259.80	339.20	14.20	27.80	44.20
70	180.20	241.80	301.60	191.10	271.30	354.40	15.70	30.80	49.00
71	199.50	267.80	334.40	200.20	284.50	371.70	17.60	34.40	54.30
72	221.00	296.60	370.60	205.60	297.80	389.40	19.60	38.30	60.30
73	244.80	328.50	410.80	208.70	311.30	407.20	21.90	42.80	67.00
74	266.20	364.00	455.40	213.40	324.60	425.00	23.90	47.50	74.40
75	273.00	403.10	504.80	215.50	338.10	442.80	24.70	53.00	82.60
76	297.00	438.40	549.30	222.00	348.60	457.00	27.10	58.00	90.00
77	323.20	476.60	597.50	228.20	358.90	471.10	29.60	63.50	98.20
78	351.60	518.30	650.10	234.30	368.80	484.60	32.50	69.50	107.00
79	382.60	563.50	707.30	239.80	378.10	497.80	35.50	76.00	116.60

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	416.30*	612.60*	769.50*				38.90*	83.30*	127.30*
81	447.40*	657.40*	825.90*				42.10*	90.00*	137.00*
82	480.80*	705.40*	886.50*				45.50*	97.10*	147.40*
83	516.70*	756.90*	951.50*				49.30*	104.90*	158.70*
84	555.40*	812.30*	1,021.20*				53.20*	113.10*	171.00*
85	596.90*	871.50*	1,096.00*				57.60*	122.30*	184.00*
86	628.00*	915.40*	1,151.90*				60.70*	128.50*	193.30*
87	660.80*	961.50*	1,210.70*				63.90*	135.10*	203.20*
88	695.30*	1,009.90*	1,272.40*				67.30*	142.10*	213.50*
89	731.60*	1,060.80*	1,337.30*				70.80*	149.50*	224.40*
90	769.80*	1,114.30*	1,405.60*				74.60*	157.10*	235.80*
91	799.00*	1,155.40*	1,460.00*				77.30*	163.10*	245.60*
92	829.30*	1,198.10*	1,516.70*				80.10*	169.10*	255.70*
93	860.80*	1,242.50*	1,575.60*				83.00*	175.40*	266.20*
94	893.40*	1,288.40*	1,636.70*				86.10*	182.00*	277.30*
95	927.30*	1,336.10*	1,700.30*				89.20*	188.80*	288.70*
96	958.60*	1,383.10*	1,765.90*				92.30*	196.00*	301.60*
97	991.00*	1,431.90*	1,834.20*				95.50*	203.50*	315.00*
98	1,024.50*	1,482.40*	1,905.00*				98.70*	211.30*	329.00*
99	1,059.10*	1,534.60*	1,978.60*				102.10*	219.30*	343.70*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	34.90	46.50	57.70	134.40	195.50	261.60	1.90	4.30	9.00
41	36.40	48.60	60.30	135.20	196.50	262.90	2.00	4.40	9.40
42	38.00	50.80	63.10	136.00	197.50	264.00	2.10	4.80	9.90
43	39.60	53.00	65.90	136.70	198.50	265.20	2.20	5.00	10.40
44	41.30	55.40	68.90	137.40	199.40	266.20	2.40	5.30	10.80
45	43.10	57.80	72.00	138.10	200.30	267.30	2.40	5.60	11.30
46	45.00	60.40	75.30	138.60	201.00	268.10	2.60	5.90	12.00
47	46.90	63.00	78.70	139.30	201.80	269.00	2.90	6.30	12.50
48	49.00	65.90	82.30	139.70	202.40	269.50	2.90	6.50	13.00
49	51.00	68.80	85.90	140.10	202.90	270.10	3.10	7.00	13.80
50	53.20	71.90	89.80	140.60	203.30	270.70	3.30	7.30	14.40
51	55.60	75.00	93.90	140.90	203.80	271.10	3.40	7.80	15.10
52	57.90	78.40	98.20	141.20	204.00	271.60	3.70	8.10	15.90
53	60.40	81.90	102.60	141.40	204.10	272.10	4.00	8.60	16.60
54	63.00	85.50	107.30	141.50	204.10	272.60	4.10	9.10	17.30
55	65.80	89.30	112.10	141.60	204.10	273.10	4.30	9.60	18.20
56	69.60	94.60	118.80	143.30	206.50	273.80	4.70	10.30	19.20
57	73.80	100.30	126.00	144.90	208.80	276.50	5.00	11.10	20.40
58	78.20	106.40	133.60	146.40	210.60	279.00	5.40	11.80	21.60
59	82.80	112.80	141.70	147.80	212.60	281.20	5.80	12.50	22.90
60	87.80	119.50	150.30	149.10	214.40	283.30	6.20	13.50	24.20
61	93.70	127.60	160.60	151.50	217.80	287.40	6.60	14.50	25.90
62	100.00	136.30	171.50	153.90	221.00	291.50	7.30	15.60	27.60
63	106.80	145.50	183.00	156.00	224.00	295.40	7.70	16.90	29.60
64	114.00	155.40	195.50	158.10	226.90	298.90	8.40	18.10	31.60
65	121.70	166.00	208.90	160.10	229.40	301.90	9.00	19.40	33.70
66	134.20	183.10	230.50	167.40	240.00	315.80	10.00	21.60	37.20
67	148.10	202.00	254.40	174.90	250.80	329.70	11.20	24.10	41.00
68	163.20	222.90	280.70	182.50	261.80	343.90	12.50	26.80	45.40
69	180.10	245.90	309.80	190.20	272.80	358.00	14.00	29.80	50.10
70	198.70	271.30	341.80	197.80	283.80	372.50	15.50	33.10	55.30
71	219.60	299.90	377.90	206.70	296.60	389.20	17.40	36.80	61.10
72	242.80	331.40	417.70	211.60	309.60	406.30	19.40	41.00	67.60
73	268.50	366.30	461.80	214.10	322.60	423.30	21.60	45.60	74.80
74	291.50	404.80	510.50	218.20	335.60	440.20	23.50	50.80	82.60
75	298.40	447.40	564.30	219.50	348.30	456.80	24.40	56.50	91.30
76	324.10	485.30	612.40	226.00	359.00	471.30	26.80	61.90	99.50
77	352.10	526.50	664.70	232.20	369.40	485.40	29.40	67.60	108.30
78	382.60	571.30	721.50	238.10	379.40	499.20	32.20	73.90	117.80
79	415.60	619.80	783.00	243.60	389.00	512.50	35.40	80.80	128.20

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	451.50*	672.30*	849.80*				38.80*	88.50*	139.50*
81	484.60*	719.80*	910.00*				42.10*	95.40*	149.90*
82	520.10*	770.60*	974.50*				45.50*	102.90*	160.90*
83	558.20*	825.10*	1,043.50*				49.30*	110.80*	172.90*
84	599.10*	883.40*	1,117.40*				53.40*	119.50*	185.80*
85	643.00*	945.90*	1,196.50*				57.80*	128.80*	199.40*
86	675.30*	990.60*	1,253.50*				61.00*	135.10*	208.90*
87	709.20*	1,037.60*	1,313.10*				64.30*	141.80*	218.90*
88	744.80*	1,086.80*	1,375.80*				67.80*	148.80*	229.20*
89	782.30*	1,138.30*	1,441.30*				71.40*	156.00*	240.10*
90	821.60*	1,192.10*	1,510.00*				75.20*	163.80*	251.60*
91	850.70*	1,233.00*	1,564.20*				78.10*	169.60*	261.30*
92	880.90*	1,275.40*	1,620.30*				81.00*	175.60*	271.40*
93	912.20*	1,319.10*	1,678.60*				83.90*	181.80*	282.00*
94	944.60*	1,364.40*	1,738.90*				87.00*	188.30*	292.80*
95	978.10*	1,411.10*	1,801.30*				90.30*	195.00*	304.20*
96	1,009.40*	1,458.60*	1,868.40*				93.30*	202.50*	317.30*
97	1,041.70*	1,507.60*	1,937.90*				96.30*	210.30*	331.20*
98	1,075.00*	1,558.40*	2,010.10*				99.50*	218.30*	345.50*
99	1,109.40*	1,610.80*	2,084.90*				102.80*	226.60*	360.50*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	28.20	36.30	43.60	105.80	151.10	199.00	1.80	3.50	6.20
41	29.40	37.80	45.50	106.50	152.10	200.30	1.80	3.80	6.50
42	30.60	39.40	47.60	107.10	153.10	201.40	1.90	4.00	6.90
43	31.80	41.10	49.70	107.90	153.90	202.70	2.10	4.10	7.30
44	33.10	42.90	52.00	108.60	154.80	203.60	2.20	4.40	7.50
45	34.50	44.80	54.20	109.10	155.60	204.80	2.30	4.60	8.10
46	36.00	46.60	56.70	109.70	156.40	205.70	2.40	4.90	8.30
47	37.40	48.60	59.20	110.20	157.10	206.60	2.50	5.10	8.80
48	38.90	50.80	61.90	110.80	157.80	207.40	2.80	5.40	9.20
49	40.60	52.90	64.60	111.20	158.40	208.10	2.90	5.80	9.80
50	42.20	55.30	67.50	111.70	158.90	208.80	3.10	6.00	10.30
51	44.00	57.60	70.50	112.10	159.40	209.40	3.20	6.40	10.90
52	45.90	60.00	73.70	112.30	160.00	209.80	3.30	6.80	11.30
53	47.70	62.60	77.00	112.80	160.30	210.30	3.50	7.10	12.00
54	49.70	65.40	80.30	113.00	160.50	210.70	3.70	7.40	12.70
55	51.70	68.10	84.00	113.30	160.80	210.90	4.10	7.90	13.30
56	54.80	72.30	89.20	114.80	163.00	213.70	4.30	8.40	14.00
57	58.00	76.60	94.60	116.40	165.30	216.60	4.50	8.90	15.00
58	61.40	81.30	100.40	117.90	167.30	219.30	4.80	9.50	16.00
59	65.00	86.10	106.60	119.40	169.30	221.80	5.20	10.10	17.00
60	68.80	91.30	113.10	120.80	171.30	224.30	5.50	10.90	18.10
61	73.50	97.60	120.90	123.10	174.50	228.70	5.90	11.60	19.50
62	78.40	104.30	129.40	125.40	177.90	232.80	6.40	12.60	20.80
63	83.70	111.50	138.50	127.60	181.00	236.70	6.90	13.50	22.20
64	89.40	119.30	148.10	129.70	184.00	240.60	7.40	14.50	23.90
65	95.50	127.40	158.50	131.80	187.00	244.30	7.90	15.80	25.50
66	105.40	140.90	175.20	138.40	196.30	256.60	8.90	17.40	28.30
67	116.40	155.60	193.80	145.10	206.00	269.10	9.90	19.50	31.30
68	128.50	172.00	214.40	152.00	215.90	282.00	11.10	21.60	34.70
69	141.90	190.10	237.10	159.10	225.90	295.00	12.30	24.10	38.50
70	156.60	210.10	262.30	166.20	236.00	308.10	13.80	26.90	42.50
71	173.50	232.90	290.70	174.10	247.40	323.30	15.30	29.90	47.30
72	192.20	257.90	322.30	178.80	259.00	338.50	17.10	33.40	52.50
73	212.90	285.80	357.20	181.50	270.60	354.00	19.00	37.10	58.20
74	231.40	316.50	396.00	185.60	282.40	369.60	20.80	41.40	64.60
75	237.40	350.60	439.00	187.40	294.00	384.90	21.40	46.00	71.60
76	258.30	381.30	477.60	193.00	303.10	397.40	23.50	50.40	78.30
77	281.00	414.50	519.60	198.50	312.00	409.60	25.80	55.10	85.30
78	305.80	450.60	565.20	203.60	320.60	421.60	28.20	60.50	93.10
79	332.70	490.00	615.00	208.50	328.90	432.90	30.90	66.10	101.50

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	362.00*	532.80*	669.10*				33.80*	72.40*	110.80*
81	389.00*	571.60*	718.10*				36.60*	78.30*	119.20*
82	418.10*	613.40*	770.80*				39.60*	84.50*	128.30*
83	449.30*	658.30*	827.30*				42.90*	91.10*	138.10*
84	482.90*	706.30*	888.00*				46.30*	98.50*	148.60*
85	519.00*	757.90*	953.20*				50.10*	106.30*	159.90*
86	546.10*	796.00*	1,001.80*				52.80*	111.80*	168.00*
87	574.60*	836.10*	1,052.90*				55.60*	117.50*	176.50*
88	604.60*	878.30*	1,106.40*				58.50*	123.50*	185.60*
89	636.20*	922.40*	1,162.90*				61.60*	130.00*	195.10*
90	669.40*	968.90*	1,222.30*				64.80*	136.60*	205.00*
91	694.80*	1,004.80*	1,269.60*				67.20*	141.80*	213.60*
92	721.20*	1,041.90*	1,318.90*				69.60*	147.00*	222.40*
93	748.50*	1,080.40*	1,370.10*				72.20*	152.60*	231.50*
94	776.90*	1,120.40*	1,423.20*				74.80*	158.30*	241.20*
95	806.40*	1,161.90*	1,478.50*				77.50*	164.10*	251.00*
96	833.60*	1,202.80*	1,535.60*				80.20*	170.40*	262.30*
97	861.70*	1,245.10*	1,595.00*				83.10*	177.00*	273.90*
98	890.80*	1,289.00*	1,656.60*				85.90*	183.80*	286.10*
99	920.90*	1,334.50*	1,720.60*				88.80*	190.60*	298.90*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	31.70	42.40	52.50	122.30	177.90	238.00	1.70	3.90	8.20
41	33.10	44.30	54.90	123.00	178.90	239.20	1.80	4.00	8.60
42	34.50	46.10	57.30	123.80	179.80	240.20	1.90	4.40	9.00
43	36.10	48.30	59.90	124.40	180.60	241.30	2.00	4.50	9.50
44	37.50	50.40	62.70	125.10	181.40	242.30	2.20	4.80	9.90
45	39.30	52.50	65.50	125.60	182.30	243.20	2.20	5.10	10.30
46	40.90	55.00	68.50	126.20	182.90	243.90	2.40	5.40	10.90
47	42.70	57.40	71.60	126.70	183.60	244.80	2.60	5.80	11.30
48	44.60	60.00	74.90	127.20	184.10	245.20	2.60	5.90	11.80
49	46.40	62.60	78.30	127.50	184.60	245.80	2.80	6.40	12.50
50	48.40	65.40	81.80	127.90	185.00	246.40	3.00	6.60	13.10
51	50.60	68.30	85.40	128.30	185.40	246.60	3.10	7.00	13.80
52	52.70	71.40	89.30	128.50	185.60	247.10	3.40	7.40	14.40
53	55.00	74.50	93.30	128.60	185.80	247.70	3.60	7.90	15.10
54	57.30	77.80	97.60	128.70	185.80	248.20	3.70	8.30	15.70
55	59.80	81.30	101.90	128.80	185.80	248.70	3.90	8.80	16.50
56	63.40	86.10	108.20	130.50	187.90	249.10	4.30	9.40	17.60
57	67.20	91.30	114.70	131.80	190.00	251.70	4.50	10.10	18.60
58	71.20	96.80	121.60	133.20	191.60	253.90	5.00	10.80	19.60
59	75.40	102.60	129.00	134.50	193.50	255.80	5.30	11.40	20.80
60	79.90	108.80	136.80	135.60	195.10	257.80	5.60	12.30	22.00
61	85.30	116.10	146.10	137.80	198.10	261.60	6.10	13.30	23.50
62	91.00	124.00	156.00	140.00	201.10	265.20	6.60	14.30	25.10
63	97.20	132.40	166.50	141.90	203.90	268.80	7.00	15.40	26.90
64	103.70	141.40	178.00	143.90	206.50	272.00	7.60	16.50	28.70
65	110.70	151.00	190.10	145.60	208.80	274.70	8.30	17.60	30.70
66	122.10	166.60	209.70	152.40	218.40	287.30	9.10	19.60	33.80
67	134.80	183.90	231.50	159.20	228.10	300.00	10.20	22.00	37.30
68	148.50	202.90	255.50	166.10	238.30	312.90	11.40	24.40	41.30
69	163.90	223.80	282.00	173.00	248.30	325.80	12.80	27.10	45.50
70	180.70	246.90	311.00	180.00	258.30	338.90	14.10	30.10	50.30
71	199.80	272.90	343.90	188.10	269.90	354.30	15.80	33.50	55.60
72	220.90	301.50	380.10	192.60	281.80	369.70	17.60	37.30	61.50
73	244.30	333.30	420.20	194.80	293.60	385.20	19.60	41.50	68.00
74	265.20	368.40	464.60	198.50	305.40	400.50	21.40	46.10	75.10
75	271.50	407.10	513.50	199.70	316.90	415.70	22.20	51.40	83.10
76	294.90	441.60	557.30	205.70	326.80	428.90	24.40	56.30	90.50
77	320.40	479.10	604.90	211.30	336.10	441.70	26.80	61.50	98.50
78	348.20	519.90	656.60	216.70	345.30	454.20	29.30	67.30	107.10
79	378.20	564.00	712.50	221.70	354.00	466.30	32.20	73.50	116.60

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	410.90*	611.80*	773.40*				35.30*	80.50*	126.90*
81	441.00*	655.00*	828.10*				38.30*	86.80*	136.40*
82	473.30*	701.30*	886.70*				41.40*	93.60*	146.50*
83	508.00*	750.90*	949.70*				44.90*	100.80*	157.30*
84	545.20*	803.90*	1,016.70*				48.60*	108.80*	169.00*
85	585.10*	860.80*	1,088.90*				52.60*	117.10*	181.50*
86	614.50*	901.50*	1,140.60*				55.50*	123.00*	190.10*
87	645.40*	944.30*	1,195.00*				58.50*	129.00*	199.20*
88	677.80*	989.00*	1,252.00*				61.70*	135.40*	208.50*
89	711.90*	1,035.80*	1,311.60*				65.00*	142.00*	218.50*
90	747.70*	1,084.90*	1,374.10*				68.40*	149.00*	228.90*
91	774.10*	1,122.00*	1,423.40*				71.10*	154.40*	237.80*
92	801.60*	1,160.60*	1,474.50*				73.70*	159.90*	247.00*
93	830.10*	1,200.40*	1,527.50*				76.30*	165.40*	256.60*
94	859.60*	1,241.60*	1,582.40*				79.20*	171.30*	266.40*
95	890.10*	1,284.10*	1,639.20*				82.20*	177.50*	276.80*
96	918.60*	1,327.40*	1,700.30*				84.90*	184.30*	288.70*
97	947.90*	1,372.00*	1,763.50*				87.60*	191.40*	301.50*
98	978.30*	1,418.10*	1,829.10*				90.50*	198.60*	314.50*
99	1,009.60*	1,465.80*	1,897.40*				93.50*	206.30*	328.00*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	25.60	33.00	39.70	96.30	137.50	181.10	1.70	3.10	5.70
41	26.70	34.40	41.50	96.90	138.40	182.30	1.70	3.40	6.00
42	27.80	35.90	43.30	97.50	139.40	183.30	1.70	3.60	6.20
43	28.90	37.40	45.20	98.20	140.00	184.50	1.90	3.80	6.60
44	30.10	39.00	47.30	98.80	140.90	185.30	2.00	4.00	6.90
45	31.50	40.80	49.30	99.30	141.60	186.30	2.10	4.30	7.30
46	32.80	42.40	51.60	99.80	142.30	187.20	2.20	4.40	7.50
47	34.00	44.30	53.80	100.30	143.00	188.00	2.30	4.60	8.10
48	35.40	46.10	56.30	100.80	143.50	188.60	2.50	4.90	8.50
49	37.00	48.10	58.80	101.20	144.10	189.40	2.60	5.30	8.80
50	38.40	50.30	61.40	101.60	144.60	189.90	2.80	5.50	9.40
51	40.00	52.50	64.10	102.00	145.00	190.60	2.90	5.80	9.90
52	41.70	54.60	67.10	102.20	145.60	191.00	3.00	6.10	10.30
53	43.50	57.00	70.10	102.60	145.90	191.40	3.20	6.50	10.90
54	45.20	59.50	73.10	102.90	146.00	191.80	3.40	6.80	11.60
55	47.10	62.00	76.40	103.10	146.30	191.90	3.70	7.10	12.10
56	49.80	65.80	81.10	104.50	148.40	194.50	3.90	7.60	12.70
57	52.80	69.80	86.10	105.90	150.40	197.10	4.10	8.10	13.70
58	55.90	74.00	91.40	107.40	152.30	199.60	4.40	8.60	14.60
59	59.20	78.40	97.00	108.60	154.00	201.80	4.70	9.30	15.50
60	62.60	83.00	103.00	109.90	155.90	204.10	5.10	9.90	16.40
61	66.90	88.90	110.00	112.00	158.80	208.10	5.40	10.60	17.80
62	71.40	94.90	117.70	114.10	161.90	211.90	5.80	11.50	19.00
63	76.20	101.50	126.00	116.20	164.80	215.40	6.30	12.30	20.30
64	81.40	108.50	134.70	118.00	167.50	218.90	6.70	13.30	21.70
65	86.90	115.90	144.20	119.90	170.10	222.30	7.30	14.40	23.10
66	95.90	128.30	159.50	126.00	178.60	233.50	8.10	15.80	25.70
67	105.90	141.60	176.40	132.00	187.50	244.90	9.00	17.80	28.50
68	116.90	156.50	195.10	138.40	196.50	256.60	10.10	19.60	31.60
69	129.10	173.00	215.80	144.80	205.50	268.50	11.20	22.00	35.00
70	142.60	191.30	238.70	151.30	214.80	280.40	12.50	24.50	38.70
71	157.90	211.90	264.60	158.50	225.10	294.20	13.90	27.10	43.00
72	174.90	234.60	293.30	162.80	235.80	308.10	15.50	30.40	47.80
73	193.70	260.00	325.10	165.20	246.30	322.10	17.30	33.80	53.00
74	210.60	288.00	360.40	168.90	257.00	336.30	19.00	37.60	58.80
75	216.00	319.10	399.50	170.50	267.50	350.40	19.50	41.90	65.10
76	235.10	347.00	434.60	175.60	275.90	361.70	21.40	45.90	71.20
77	255.70	377.30	472.80	180.60	283.90	372.70	23.50	50.10	77.60
78	278.30	410.10	514.40	185.30	291.80	383.60	25.70	55.00	84.80
79	302.80	445.90	559.70	189.70	299.30	393.90	28.10	60.10	92.40

Northwestern Long Term Care Insurance Company
Long Term Care Policy RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	329.40*	484.80*	608.90*				30.80*	65.90*	100.80*
81	354.00*	520.10*	653.50*				33.30*	71.30*	108.40*
82	380.50*	558.10*	701.40*				36.00*	76.90*	116.70*
83	408.90*	599.00*	752.80*				39.00*	82.90*	125.60*
84	439.40*	642.80*	808.10*				42.10*	89.60*	135.20*
85	472.30*	689.60*	867.40*				45.60*	96.80*	145.50*
86	497.00*	724.40*	911.60*				48.00*	101.80*	152.90*
87	522.90*	760.90*	958.10*				50.60*	106.90*	160.70*
88	550.20*	799.30*	1,006.90*				53.20*	112.40*	168.90*
89	578.90*	839.40*	1,058.20*				56.10*	118.30*	177.60*
90	609.20*	881.60*	1,112.30*				59.00*	124.40*	186.60*
91	632.30*	914.40*	1,155.30*				61.20*	129.00*	194.40*
92	656.30*	948.10*	1,200.20*				63.30*	133.80*	202.40*
93	681.10*	983.10*	1,246.70*				65.70*	138.90*	210.70*
94	707.00*	1,019.50*	1,295.20*				68.10*	144.00*	219.40*
95	733.80*	1,057.30*	1,345.40*				70.50*	149.40*	228.40*
96	758.60*	1,094.50*	1,397.40*				73.00*	155.00*	238.70*
97	784.10*	1,133.10*	1,451.50*				75.60*	161.10*	249.20*
98	810.60*	1,173.00*	1,507.50*				78.20*	167.30*	260.40*
99	838.00*	1,214.40*	1,565.70*				80.80*	173.50*	272.00*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	6.20	6.50	7.00	6.90	8.10	9.50	0.10	0.20	0.50
41	6.40	6.80	7.20	7.20	8.30	9.80	0.10	0.20	0.50
42	6.60	7.00	7.50	7.50	8.70	10.10	0.10	0.30	0.60
43	6.80	7.30	7.80	7.80	8.90	10.50	0.20	0.30	0.60
44	7.00	7.50	8.10	8.10	9.30	10.80	0.20	0.30	0.60
45	7.30	7.70	8.30	8.40	9.70	11.30	0.20	0.40	0.80
46	7.50	8.00	8.60	8.70	9.90	11.60	0.20	0.40	0.80
47	7.80	8.20	8.90	9.00	10.30	12.00	0.20	0.50	0.80
48	8.00	8.50	9.30	9.30	10.70	12.30	0.30	0.50	0.80
49	8.30	8.70	9.60	9.60	11.10	12.70	0.30	0.50	0.80
50	8.50	9.00	9.90	10.00	11.40	13.10	0.30	0.60	0.90
51	8.80	9.30	10.20	10.40	11.80	13.50	0.30	0.70	1.00
52	9.10	9.60	10.60	10.70	12.20	13.90	0.30	0.70	1.10
53	9.40	9.90	10.90	11.00	12.50	14.30	0.40	0.70	1.20
54	9.60	10.30	11.30	11.50	12.80	14.80	0.50	0.70	1.30
55	9.90	10.60	11.70	11.90	13.30	15.10	0.50	0.70	1.40
56	10.40	11.10	12.30	12.10	13.50	15.40	0.50	0.80	1.40
57	10.90	11.60	12.90	12.40	13.80	15.80	0.50	0.90	1.50
58	11.40	12.20	13.50	12.70	14.00	16.10	0.50	0.90	1.60
59	11.90	12.80	14.30	13.10	14.30	16.30	0.70	1.00	1.70
60	12.40	13.40	14.90	13.50	14.50	16.70	0.80	1.10	1.80
61	13.10	14.10	15.70	13.70	14.80	17.10	0.80	1.30	2.00
62	13.80	14.90	16.70	14.10	15.00	17.20	0.90	1.30	2.00
63	14.60	15.70	17.60	14.30	15.20	17.50	0.90	1.50	2.20
64	15.40	16.60	18.60	14.70	15.40	17.80	1.00	1.50	2.30
65	16.20	17.50	19.70	14.90	15.60	18.00	1.10	1.60	2.40
66	17.40	18.90	21.40	15.70	16.40	18.90	1.20	1.80	2.70
67	18.70	20.50	23.30	16.50	17.00	19.70	1.30	2.00	3.00
68	20.00	22.30	25.40	17.00	18.90	21.80	1.50	2.20	3.30
69	21.40	24.10	27.60	17.50	19.40	22.40	1.70	2.50	3.70
70	22.90	26.10	30.00	18.00	20.00	23.10	1.80	2.80	4.10
71	24.30	27.60	31.70	18.60	20.60	23.80	2.00	3.00	4.40
72	25.90	29.10	33.50	19.10	21.30	24.50	2.00	3.20	4.70
73	27.40	30.50	35.20	19.70	21.90	25.30	2.20	3.50	5.10
74	29.10	32.00	37.10	20.30	22.50	26.00	2.20	3.80	5.40
75	30.80	33.60	38.70	20.90	23.20	26.80	2.30	4.00	5.90
76	32.30	34.50	39.40	21.50	23.90	27.60	2.50	4.10	6.00
77	33.90	35.30	39.90	22.20	24.60	28.40	2.60	4.30	6.00
78	35.60	38.30	42.90	22.80	25.40	29.30	2.80	4.60	7.50
79	37.30	40.10	44.90	23.50	26.10	30.20	3.10	4.90	8.00

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	39.00*	41.90*	47.00*				3.30*	5.30*	8.60*
81	41.10*	44.20*	49.50*				3.50*	5.70*	9.30*
82	43.40*	46.70*	52.30*				3.80*	6.10*	10.00*
83	45.90*	49.40*	55.30*				4.10*	6.60*	10.70*
84	48.30*	51.90*	58.20*				4.40*	7.10*	11.50*
85	51.10*	54.90*	61.60*				4.70*	7.60*	12.40*
86	55.70*	59.90*	67.10*				5.10*	8.20*	13.30*
87	60.80*	65.40*	73.30*				5.50*	8.80*	14.30*
88	66.10*	71.10*	79.60*				5.90*	9.50*	15.40*
89	72.00*	77.40*	86.70*				6.30*	10.20*	16.60*
90	78.20*	84.10*	94.20*				6.80*	10.90*	17.80*
91	79.80*	85.80*	96.10*				7.30*	11.70*	19.20*
92	81.40*	87.50*	98.10*				7.80*	12.60*	20.60*
93	83.10*	89.40*	100.10*				8.40*	13.60*	22.10*
94	84.90*	91.30*	102.30*				9.00*	14.60*	23.80*
95	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
96	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
97	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
98	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
99	86.50*	93.00*	104.20*				9.70*	15.70*	25.60*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	5.20	5.40	5.60	4.90	5.40	6.20	0.10	0.20	0.50
41	5.40	5.50	5.80	5.10	5.70	6.50	0.10	0.20	0.50
42	5.50	5.60	6.00	5.40	5.90	6.70	0.10	0.30	0.50
43	5.70	5.80	6.20	5.60	6.20	7.00	0.10	0.30	0.50
44	5.80	5.90	6.40	5.80	6.60	7.30	0.20	0.30	0.50
45	6.00	6.10	6.60	6.00	6.80	7.70	0.20	0.30	0.50
46	6.10	6.40	6.80	6.30	6.90	8.00	0.20	0.30	0.60
47	6.30	6.50	6.90	6.60	7.30	8.40	0.20	0.30	0.70
48	6.50	6.70	7.20	6.80	7.60	8.70	0.20	0.30	0.70
49	6.70	6.90	7.30	7.00	7.80	9.10	0.20	0.30	0.70
50	6.80	7.10	7.60	7.30	8.10	9.40	0.30	0.40	0.70
51	7.00	7.20	7.80	7.60	8.50	9.80	0.30	0.40	0.70
52	7.20	7.50	8.00	7.80	8.80	10.20	0.30	0.40	0.80
53	7.40	7.70	8.30	8.10	9.00	10.50	0.30	0.50	0.80
54	7.60	7.90	8.50	8.30	9.40	11.00	0.30	0.50	0.90
55	7.70	8.10	8.70	8.80	9.80	11.40	0.50	0.50	1.00
56	8.00	8.50	9.20	9.10	10.00	11.60	0.50	0.50	1.00
57	8.50	8.80	9.60	9.20	10.30	11.70	0.50	0.60	1.00
58	8.80	9.20	10.00	9.60	10.70	12.10	0.50	0.70	1.10
59	9.20	9.60	10.60	9.90	10.90	12.20	0.50	0.80	1.10
60	9.60	10.00	11.00	10.20	11.20	12.50	0.50	0.90	1.20
61	10.00	10.50	11.60	10.60	11.50	12.80	0.70	0.90	1.30
62	10.60	11.00	12.20	10.80	11.80	13.00	0.70	1.10	1.40
63	11.10	11.70	12.90	11.30	11.90	13.30	0.80	1.10	1.40
64	11.60	12.30	13.60	11.70	12.10	13.60	0.80	1.20	1.60
65	12.20	13.00	14.30	12.00	12.30	13.90	0.90	1.20	1.60
66	13.20	14.00	15.60	12.60	13.00	14.50	0.90	1.40	1.80
67	14.10	15.30	16.90	13.40	13.50	15.40	1.10	1.40	2.00
68	15.20	16.50	18.30	13.80	15.00	17.30	1.10	1.70	2.30
69	16.40	18.00	19.90	14.20	15.50	17.80	1.20	1.70	2.50
70	17.50	19.40	21.70	14.60	15.90	18.30	1.40	2.10	2.70
71	18.60	20.50	22.80	15.10	16.40	18.90	1.50	2.10	3.00
72	19.80	21.60	23.90	15.50	16.90	19.40	1.50	2.20	3.30
73	20.90	22.70	25.10	16.00	17.40	20.00	1.70	2.20	3.50
74	22.10	23.70	26.10	16.50	17.90	20.60	1.80	2.40	3.80
75	23.30	24.90	27.20	17.00	18.50	21.20	1.80	2.40	4.00
76	24.40	25.50	27.70	17.50	19.00	21.90	1.90	2.50	4.20
77	25.40	26.10	28.10	18.00	19.60	22.50	2.20	2.70	4.30
78	26.60	28.00	30.60	18.50	20.20	23.20	2.40	3.40	5.50
79	27.60	29.10	31.70	19.10	20.80	23.90	2.50	3.60	5.90

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
46 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	28.70*	30.20*	33.00*				2.70*	3.90*	6.40*
81	30.40*	32.00*	34.90*				2.90*	4.20*	6.80*
82	32.40*	34.10*	37.20*				3.20*	4.50*	7.30*
83	34.40*	36.20*	39.50*				3.40*	4.90*	7.90*
84	36.40*	38.30*	41.80*				3.60*	5.20*	8.50*
85	38.70*	40.70*	44.50*				3.90*	5.60*	9.10*
86	42.60*	44.80*	49.00*				4.20*	6.00*	9.80*
87	46.80*	49.30*	53.80*				4.50*	6.50*	10.50*
88	51.30*	54.00*	59.00*				4.90*	7.00*	11.30*
89	56.10*	59.10*	64.50*				5.20*	7.50*	12.20*
90	61.30*	64.50*	70.50*				5.60*	8.00*	13.10*
91	62.50*	65.80*	71.80*				6.10*	8.70*	14.10*
92	63.70*	67.10*	73.20*				6.50*	9.30*	15.10*
93	64.90*	68.30*	74.60*				7.00*	10.00*	16.30*
94	66.10*	69.60*	76.00*				7.50*	10.70*	17.50*
95	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
96	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
97	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
98	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
99	67.30*	70.80*	77.40*				8.10*	11.60*	18.80*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	5.40	5.70	6.10	6.00	7.00	8.20	0.10	0.20	0.40
41	5.60	5.90	6.30	6.20	7.30	8.50	0.10	0.20	0.50
42	5.80	6.10	6.50	6.50	7.50	8.90	0.10	0.20	0.50
43	5.90	6.30	6.80	6.80	7.80	9.10	0.20	0.30	0.50
44	6.10	6.50	7.00	7.10	8.10	9.50	0.20	0.30	0.50
45	6.30	6.70	7.30	7.30	8.40	9.70	0.20	0.30	0.50
46	6.50	6.90	7.50	7.60	8.70	10.10	0.20	0.40	0.60
47	6.70	7.10	7.80	7.90	9.00	10.40	0.20	0.40	0.60
48	7.00	7.40	8.00	8.10	9.30	10.80	0.20	0.40	0.80
49	7.20	7.60	8.30	8.40	9.60	11.10	0.20	0.40	0.80
50	7.40	7.90	8.60	8.70	9.90	11.40	0.30	0.40	0.80
51	7.60	8.10	8.90	9.10	10.20	11.80	0.30	0.50	0.90
52	7.90	8.40	9.20	9.30	10.50	12.10	0.30	0.50	1.00
53	8.10	8.60	9.50	9.70	10.90	12.50	0.40	0.60	1.00
54	8.40	8.90	9.80	9.90	11.20	12.90	0.40	0.60	1.10
55	8.60	9.20	10.20	10.30	11.60	13.20	0.40	0.70	1.10
56	9.00	9.70	10.70	10.60	11.70	13.40	0.40	0.70	1.20
57	9.50	10.10	11.20	10.80	12.00	13.70	0.40	0.80	1.30
58	9.90	10.60	11.80	11.10	12.20	13.90	0.50	0.80	1.40
59	10.40	11.10	12.40	11.40	12.40	14.20	0.50	0.90	1.50
60	10.80	11.70	13.00	11.70	12.60	14.50	0.60	0.90	1.60
61	11.40	12.30	13.70	12.00	12.80	14.80	0.70	1.00	1.70
62	12.10	13.00	14.50	12.10	13.00	15.00	0.70	1.10	1.80
63	12.70	13.70	15.30	12.50	13.20	15.30	0.80	1.20	1.90
64	13.40	14.40	16.20	12.70	13.40	15.50	0.80	1.30	2.00
65	14.10	15.20	17.10	13.00	13.60	15.70	0.90	1.40	2.20
66	15.10	16.50	18.60	13.70	14.20	16.40	1.10	1.50	2.40
67	16.20	17.90	20.30	14.40	14.80	17.10	1.20	1.70	2.60
68	17.40	19.40	22.10	14.80	16.50	19.00	1.30	1.90	2.90
69	18.60	21.00	24.00	15.30	17.00	19.60	1.50	2.10	3.20
70	19.90	22.70	26.10	15.70	17.50	20.20	1.60	2.40	3.60
71	21.20	24.00	27.60	16.20	18.00	20.80	1.70	2.60	3.80
72	22.50	25.30	29.10	16.70	18.50	21.40	1.80	2.80	4.10
73	23.90	26.60	30.70	17.20	19.10	22.00	1.90	3.00	4.40
74	25.30	27.90	32.20	17.70	19.70	22.70	2.00	3.20	4.70
75	26.80	29.20	33.70	18.20	20.30	23.40	2.00	3.40	5.10
76	28.10	30.00	34.30	18.80	20.90	24.10	2.20	3.60	5.10
77	29.50	30.80	34.70	19.40	21.50	24.80	2.30	3.70	5.20
78	30.90	33.20	37.20	19.90	22.10	25.60	2.50	4.00	6.50
79	32.40	34.80	39.00	20.50	22.80	26.30	2.70	4.30	7.00

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	33.90*	36.50*	40.80*				2.90*	4.60*	7.50*
81	35.80*	38.50*	43.10*				3.10*	5.00*	8.10*
82	37.80*	40.60*	45.50*				3.30*	5.30*	8.70*
83	39.90*	42.90*	48.10*				3.50*	5.70*	9.30*
84	42.10*	45.30*	50.70*				3.80*	6.20*	10.00*
85	44.40*	47.70*	53.50*				4.10*	6.60*	10.80*
86	48.50*	52.20*	58.40*				4.40*	7.10*	11.60*
87	52.90*	56.90*	63.70*				4.70*	7.60*	12.50*
88	57.50*	61.80*	69.30*				5.10*	8.20*	13.40*
89	62.60*	67.30*	75.40*				5.50*	8.80*	14.40*
90	68.00*	73.10*	81.90*				5.90*	9.50*	15.50*
91	69.40*	74.60*	83.60*				6.30*	10.20*	16.70*
92	70.80*	76.10*	85.30*				6.80*	11.00*	17.90*
93	72.30*	77.70*	87.10*				7.30*	11.80*	19.30*
94	73.80*	79.40*	88.90*				7.90*	12.70*	20.70*
95	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
96	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
97	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
98	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
99	75.30*	81.00*	90.70*				8.50*	13.60*	22.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
\$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.50	4.60	4.90	4.30	4.80	5.40	0.10	0.20	0.40
41	4.70	4.80	5.10	4.40	4.90	5.60	0.10	0.20	0.40
42	4.80	4.90	5.20	4.60	5.20	5.90	0.10	0.20	0.40
43	4.90	5.10	5.40	4.90	5.30	6.10	0.10	0.20	0.40
44	5.10	5.20	5.50	5.00	5.60	6.50	0.10	0.20	0.50
45	5.20	5.40	5.70	5.30	5.80	6.70	0.10	0.20	0.50
46	5.30	5.50	5.90	5.50	6.10	7.00	0.20	0.30	0.50
47	5.50	5.70	6.10	5.70	6.30	7.20	0.20	0.30	0.50
48	5.60	5.80	6.20	5.90	6.60	7.60	0.20	0.30	0.60
49	5.80	6.00	6.40	6.10	6.80	7.90	0.20	0.30	0.60
50	5.90	6.20	6.60	6.40	7.00	8.20	0.20	0.30	0.60
51	6.10	6.30	6.80	6.60	7.40	8.50	0.20	0.40	0.70
52	6.30	6.50	7.00	6.80	7.60	8.80	0.20	0.40	0.70
53	6.40	6.70	7.20	7.10	7.90	9.20	0.30	0.40	0.70
54	6.60	6.90	7.40	7.30	8.20	9.50	0.30	0.40	0.80
55	6.70	7.10	7.60	7.60	8.40	9.80	0.40	0.40	0.80
56	7.00	7.40	8.00	7.90	8.70	10.00	0.40	0.40	0.80
57	7.30	7.70	8.40	8.10	9.00	10.20	0.40	0.50	0.80
58	7.70	8.00	8.80	8.30	9.20	10.40	0.40	0.60	0.90
59	8.00	8.30	9.20	8.60	9.60	10.60	0.40	0.70	0.90
60	8.30	8.70	9.60	8.90	9.80	10.80	0.50	0.70	1.00
61	8.70	9.20	10.10	9.20	9.90	11.10	0.60	0.80	1.10
62	9.20	9.70	10.60	9.50	10.10	11.40	0.60	0.80	1.20
63	9.70	10.20	11.20	9.70	10.30	11.60	0.60	0.90	1.30
64	10.10	10.70	11.80	10.10	10.60	11.80	0.70	1.00	1.40
65	10.60	11.30	12.50	10.50	10.70	12.00	0.80	1.00	1.40
66	11.50	12.20	13.50	10.90	11.30	12.70	0.80	1.20	1.60
67	12.30	13.30	14.70	11.60	11.80	13.40	0.90	1.30	1.80
68	13.20	14.40	16.00	11.90	13.00	14.90	1.00	1.40	1.90
69	14.20	15.60	17.40	12.30	13.40	15.40	1.10	1.60	2.10
70	15.20	16.90	18.80	12.70	13.80	15.80	1.20	1.70	2.40
71	16.20	17.80	19.80	13.10	14.20	16.30	1.30	1.90	2.60
72	17.20	18.80	20.80	13.40	14.60	16.80	1.30	1.90	2.80
73	18.20	19.70	21.80	13.90	15.10	17.30	1.40	2.00	3.00
74	19.20	20.70	22.70	14.30	15.50	17.80	1.50	2.00	3.30
75	20.30	21.60	23.60	14.70	16.00	18.40	1.60	2.10	3.60
76	21.20	22.20	24.10	15.10	16.50	18.90	1.70	2.20	3.60
77	22.10	22.70	24.40	15.60	16.90	19.50	1.90	2.30	3.80
78	23.10	24.30	26.60	16.10	17.50	20.10	2.00	2.90	4.80
79	24.00	25.30	27.60	16.50	18.00	20.70	2.20	3.10	5.10

Northwestern Long Term Care Insurance Company

**Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)**

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 91 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	25.00*	26.30*	28.70*				2.40*	3.40*	5.50*
81	26.50*	27.90*	30.50*				2.50*	3.60*	5.90*
82	28.10*	29.60*	32.30*				2.70*	3.90*	6.30*
83	29.90*	31.50*	34.40*				2.90*	4.20*	6.80*
84	31.70*	33.40*	36.40*				3.20*	4.50*	7.30*
85	33.70*	35.50*	38.70*				3.40*	4.80*	7.90*
86	37.00*	38.90*	42.50*				3.60*	5.20*	8.50*
87	40.60*	42.70*	46.70*				3.90*	5.60*	9.10*
88	44.60*	46.90*	51.30*				4.20*	6.00*	9.80*
89	48.80*	51.40*	56.10*				4.50*	6.50*	10.50*
90	53.30*	56.10*	61.30*				4.90*	6.90*	11.30*
91	54.30*	57.20*	62.40*				5.20*	7.50*	12.20*
92	55.40*	58.30*	63.70*				5.60*	8.00*	13.10*
93	56.40*	59.40*	64.80*				6.00*	8.60*	14.10*
94	57.50*	60.50*	66.10*				6.50*	9.30*	15.10*
95	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
96	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
97	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
98	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
99	58.50*	61.60*	67.20*				7.00*	10.00*	16.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.90	5.20	5.60	5.50	6.40	7.50	0.10	0.20	0.40
41	5.10	5.40	5.70	5.60	6.60	7.70	0.10	0.20	0.50
42	5.30	5.60	5.90	5.90	6.80	8.10	0.10	0.20	0.50
43	5.40	5.70	6.20	6.20	7.10	8.30	0.20	0.30	0.50
44	5.60	5.90	6.40	6.50	7.40	8.60	0.20	0.30	0.50
45	5.70	6.10	6.60	6.60	7.60	8.80	0.20	0.30	0.50
46	5.90	6.30	6.80	6.90	7.90	9.20	0.20	0.40	0.50
47	6.10	6.50	7.10	7.20	8.20	9.50	0.20	0.40	0.50
48	6.40	6.70	7.30	7.40	8.50	9.80	0.20	0.40	0.70
49	6.60	6.90	7.60	7.60	8.70	10.10	0.20	0.40	0.70
50	6.70	7.20	7.80	7.90	9.00	10.40	0.30	0.40	0.70
51	6.90	7.40	8.10	8.30	9.30	10.70	0.30	0.50	0.80
52	7.20	7.60	8.40	8.50	9.60	11.00	0.30	0.50	0.90
53	7.40	7.80	8.60	8.80	9.90	11.40	0.40	0.50	0.90
54	7.60	8.10	8.90	9.00	10.20	11.70	0.40	0.50	1.00
55	7.80	8.40	9.30	9.40	10.60	12.00	0.40	0.60	1.00
56	8.20	8.80	9.70	9.60	10.60	12.20	0.40	0.60	1.10
57	8.60	9.20	10.20	9.80	10.90	12.50	0.40	0.70	1.20
58	9.00	9.60	10.70	10.10	11.10	12.60	0.50	0.70	1.30
59	9.50	10.10	11.30	10.40	11.30	12.90	0.50	0.80	1.40
60	9.80	10.60	11.80	10.60	11.50	13.20	0.50	0.80	1.50
61	10.40	11.20	12.50	10.90	11.60	13.50	0.60	0.90	1.50
62	11.00	11.80	13.20	11.00	11.80	13.70	0.60	1.00	1.60
63	11.60	12.50	13.90	11.40	12.00	13.90	0.70	1.10	1.70
64	12.20	13.10	14.70	11.60	12.20	14.10	0.70	1.20	1.80
65	12.80	13.80	15.60	11.80	12.40	14.30	0.80	1.30	2.00
66	13.70	15.00	16.90	12.50	12.90	14.90	1.00	1.40	2.20
67	14.70	16.30	18.50	13.10	13.50	15.60	1.10	1.50	2.40
68	15.80	17.70	20.10	13.50	15.00	17.30	1.20	1.70	2.60
69	16.90	19.10	21.80	13.90	15.40	17.80	1.40	1.90	2.90
70	18.10	20.70	23.80	14.30	15.90	18.40	1.50	2.20	3.30
71	19.30	21.80	25.10	14.70	16.40	18.90	1.50	2.40	3.50
72	20.50	23.00	26.50	15.20	16.90	19.50	1.60	2.50	3.70
73	21.70	24.20	27.90	15.60	17.40	20.10	1.70	2.70	4.00
74	23.00	25.40	29.30	16.10	17.90	20.70	1.80	2.90	4.30
75	24.40	26.60	30.70	16.60	18.40	21.30	1.80	3.10	4.60
76	25.60	27.30	31.20	17.10	19.00	21.90	2.00	3.30	4.60
77	26.80	28.00	31.60	17.60	19.60	22.60	2.10	3.40	4.70
78	28.10	30.20	33.90	18.10	20.20	23.30	2.20	3.60	5.90
79	29.50	31.70	35.50	18.70	20.80	24.00	2.40	3.90	6.40

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$10/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	30.80*	33.20*	37.20*				2.60*	4.20*	6.80*
81	32.60*	35.00*	39.30*				2.80*	4.50*	7.40*
82	34.40*	37.00*	41.40*				3.00*	4.80*	7.90*
83	36.30*	39.00*	43.70*				3.20*	5.20*	8.50*
84	38.30*	41.20*	46.20*				3.50*	5.60*	9.10*
85	40.40*	43.40*	48.70*				3.70*	6.00*	9.80*
86	44.10*	47.50*	53.20*				4.00*	6.50*	10.60*
87	48.10*	51.80*	58.00*				4.30*	7.00*	11.40*
88	52.30*	56.30*	63.00*				4.60*	7.50*	12.20*
89	57.00*	61.30*	68.60*				5.00*	8.00*	13.10*
90	61.90*	66.50*	74.60*				5.40*	8.60*	14.10*
91	63.20*	67.90*	76.10*				5.80*	9.30*	15.20*
92	64.40*	69.30*	77.60*				6.20*	10.00*	16.30*
93	65.80*	70.70*	79.30*				6.70*	10.70*	17.50*
94	67.20*	72.20*	80.90*				7.20*	11.50*	18.80*
95	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
96	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
97	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
98	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
99	68.50*	73.70*	82.60*				7.70*	12.40*	20.20*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)

Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18-40	4.10	4.20	4.50	3.90	4.40	4.90	0.10	0.20	0.40
41	4.30	4.40	4.60	4.00	4.50	5.10	0.10	0.20	0.40
42	4.40	4.50	4.70	4.20	4.70	5.40	0.10	0.20	0.40
43	4.50	4.60	4.90	4.50	4.80	5.60	0.10	0.20	0.40
44	4.60	4.70	5.00	4.60	5.10	5.90	0.10	0.20	0.50
45	4.70	4.90	5.20	4.80	5.30	6.10	0.10	0.20	0.50
46	4.80	5.00	5.40	5.00	5.60	6.40	0.20	0.30	0.50
47	5.00	5.20	5.60	5.20	5.70	6.60	0.20	0.30	0.50
48	5.10	5.30	5.60	5.40	6.00	6.90	0.20	0.30	0.50
49	5.30	5.50	5.80	5.60	6.20	7.20	0.20	0.30	0.50
50	5.40	5.60	6.00	5.80	6.40	7.50	0.20	0.30	0.50
51	5.60	5.70	6.20	6.00	6.70	7.70	0.20	0.40	0.60
52	5.70	5.90	6.40	6.20	6.90	8.00	0.20	0.40	0.60
53	5.80	6.10	6.60	6.50	7.20	8.40	0.30	0.40	0.60
54	6.00	6.30	6.70	6.60	7.50	8.60	0.30	0.40	0.70
55	6.10	6.50	6.90	6.90	7.60	8.90	0.40	0.40	0.70
56	6.40	6.70	7.30	7.20	7.90	9.10	0.40	0.40	0.70
57	6.60	7.00	7.60	7.40	8.20	9.30	0.40	0.50	0.70
58	7.00	7.30	8.00	7.60	8.40	9.50	0.40	0.50	0.80
59	7.30	7.60	8.40	7.80	8.70	9.60	0.40	0.60	0.80
60	7.60	7.90	8.70	8.10	8.90	9.80	0.50	0.60	0.90
61	7.90	8.40	9.20	8.40	9.00	10.10	0.50	0.70	1.00
62	8.40	8.80	9.60	8.60	9.20	10.40	0.50	0.70	1.10
63	8.80	9.30	10.20	8.80	9.40	10.60	0.50	0.80	1.20
64	9.20	9.70	10.70	9.20	9.60	10.70	0.60	0.90	1.30
65	9.60	10.30	11.40	9.60	9.70	10.90	0.70	0.90	1.30
66	10.50	11.10	12.30	9.90	10.30	11.60	0.70	1.10	1.50
67	11.20	12.10	13.40	10.60	10.70	12.20	0.80	1.20	1.60
68	12.00	13.10	14.60	10.90	11.80	13.60	0.90	1.30	1.70
69	12.90	14.20	15.80	11.20	12.20	14.00	1.00	1.50	1.90
70	13.80	15.40	17.10	11.50	12.50	14.40	1.10	1.50	2.20
71	14.70	16.20	18.00	11.90	12.90	14.90	1.20	1.70	2.40
72	15.70	17.10	18.90	12.20	13.30	15.30	1.20	1.70	2.50
73	16.60	17.90	19.80	12.60	13.70	15.80	1.30	1.80	2.70
74	17.50	18.80	20.70	13.00	14.10	16.20	1.40	1.80	3.00
75	18.50	19.70	21.50	13.40	14.50	16.70	1.50	1.90	3.30
76	19.30	20.20	21.90	13.80	15.00	17.20	1.50	2.00	3.30
77	20.10	20.70	22.20	14.20	15.40	17.70	1.70	2.10	3.50
78	21.00	22.10	24.20	14.60	15.90	18.30	1.90	2.70	4.30
79	21.80	23.00	25.10	15.10	16.40	18.80	2.00	2.90	4.60

Northwestern Long Term Care Insurance Company
Non-forfeiture Benefit RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates
(Shortened Benefit Period Option)
Annual Premium per \$10 of Long-Term Care Daily Benefit
 \$10/day for Nursing Home; \$5/day for Home Care & Adult Day Care
 181 Day Beginning Date

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
80	22.80*	23.90*	26.10*				2.10*	3.10*	5.00*
81	24.10*	25.40*	27.70*				2.30*	3.30*	5.40*
82	25.60*	26.90*	29.40*				2.50*	3.50*	5.80*
83	27.20*	28.60*	31.30*				2.70*	3.80*	6.20*
84	28.80*	30.40*	33.20*				2.90*	4.10*	6.70*
85	30.70*	32.30*	35.20*				3.10*	4.40*	7.20*
86	33.70*	35.40*	38.70*				3.30*	4.70*	7.70*
87	36.90*	38.90*	42.50*				3.60*	5.10*	8.30*
88	40.60*	42.70*	46.70*				3.80*	5.50*	8.90*
89	44.40*	46.70*	51.00*				4.10*	5.90*	9.60*
90	48.50*	51.10*	55.80*				4.40*	6.30*	10.30*
91	49.40*	52.00*	56.80*				4.80*	6.80*	11.10*
92	50.40*	53.10*	57.90*				5.10*	7.30*	11.90*
93	51.30*	54.00*	59.00*				5.50*	7.90*	12.80*
94	52.30*	55.10*	60.10*				5.90*	8.40*	13.70*
95	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
96	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
97	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
98	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
99	53.20*	56.00*	61.20*				6.40*	9.10*	14.80*
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company

Survivorship Benefit Premium Percentage RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
18-40	12.00%	21.00%	17.00%
41	12.00%	22.00%	17.00%
42	12.00%	22.00%	18.00%
43	13.00%	22.00%	18.00%
44	13.00%	22.00%	19.00%
45	14.00%	23.00%	19.00%
46	14.00%	23.00%	20.00%
47	15.00%	23.00%	20.00%
48	15.00%	24.00%	21.00%
49	15.00%	24.00%	22.00%
50	16.00%	24.00%	22.00%
51	16.00%	24.00%	23.00%
52	17.00%	25.00%	23.00%
53	17.00%	25.00%	24.00%
54	17.00%	25.00%	24.00%
55	18.00%	25.00%	24.00%
56	18.00%	25.00%	25.00%
57	19.00%	26.00%	25.00%
58	19.00%	26.00%	25.00%
59	19.00%	26.00%	26.00%
60	20.00%	26.00%	26.00%
61	20.00%	26.00%	26.00%
62	20.00%	27.00%	27.00%
63	20.00%	27.00%	27.00%
64	21.00%	27.00%	27.00%
65	21.00%	27.00%	27.00%
66	21.00%	27.00%	27.00%
67	22.00%	27.00%	27.00%
68	22.00%	27.00%	27.00%
69	22.00%	26.00%	26.00%
70	22.00%	26.00%	26.00%
71	22.00%	26.00%	26.00%
72	22.00%	26.00%	25.00%
73	21.00%	25.00%	24.00%
74	21.00%	25.00%	23.00%
75	21.00%	24.00%	23.00%
76	20.00%	24.00%	22.00%
77	20.00%	23.00%	21.00%
78	20.00%	23.00%	21.00%
79	20.00%	23.00%	21.00%

Northwestern Long Term Care Insurance Company

Survivorship Benefit Premium Percentage RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), & RS.LTC.ML.(0708) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
80			21.00%*
81			21.00%*
82			21.00%*
83			21.00%*
84			21.00%*
85			21.00%*
86			21.00%*
87			21.00%*
88			21.00%*
89			21.00%*
90			21.00%*
91			21.00%*
92			21.00%*
93			21.00%*
94			21.00%*
95			21.00%*
96			21.00%*
97			21.00%*
98			21.00%*
99			21.00%*
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* Percentages applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Lifetime Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
19	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
20	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
21	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
22	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
23	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
24	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
25	10.70	14.60	18.90	54.80	82.10	112.80	0.60	1.40	3.00
26	10.90	15.00	19.40	54.80	82.10	112.80	0.60	1.40	3.00
27	11.10	15.40	19.90	54.80	82.10	112.80	0.60	1.40	3.10
28	11.30	15.80	20.40	54.80	82.10	112.80	0.70	1.50	3.10
29	11.60	16.10	20.90	54.80	82.10	112.80	0.70	1.50	3.30
30	11.80	16.50	21.50	54.80	82.10	112.80	0.70	1.50	3.40
31	12.00	16.80	21.80	54.80	82.10	112.80	0.70	1.50	3.40
32	12.20	17.10	22.20	54.80	82.10	112.80	0.70	1.60	3.50
33	12.40	17.50	22.60	54.80	82.10	112.80	0.70	1.60	3.50
34	12.70	17.80	23.00	54.80	82.10	112.80	0.70	1.60	3.60
35	12.90	18.10	23.50	54.80	82.10	112.80	0.70	1.60	3.60
36	13.10	18.40	23.50	54.80	82.10	112.80	0.70	1.60	3.60
37	13.40	18.50	23.70	54.80	82.10	112.80	0.80	1.80	3.60
38	13.60	18.80	23.80	54.80	82.10	112.80	0.80	1.80	3.60
39	14.00	18.90	23.90	54.80	82.10	112.80	0.80	1.80	3.60
40	14.20	19.10	24.10	54.80	82.10	112.80	0.80	1.80	3.80
41	14.90	20.00	25.10	55.10	82.50	113.40	0.80	1.90	3.90
42	15.40	20.90	26.30	55.30	82.90	113.90	0.90	2.00	4.00
43	16.20	21.80	27.40	55.70	83.30	114.30	0.90	2.00	4.30
44	16.80	22.80	28.60	56.00	83.60	114.70	1.00	2.10	4.60
45	17.50	23.80	29.90	56.20	83.90	115.20	1.00	2.30	4.70
46	18.30	24.90	31.20	56.40	84.30	115.40	1.10	2.40	4.90
47	19.00	25.90	32.60	56.70	84.50	115.80	1.10	2.50	5.20
48	19.90	27.10	34.10	56.90	84.60	116.10	1.20	2.80	5.50
49	20.80	28.30	35.60	57.10	84.90	116.40	1.30	2.90	5.70
50	21.70	29.50	37.30	57.30	85.00	116.50	1.30	3.00	6.00
51	22.60	30.90	38.90	57.40	85.10	116.60	1.40	3.10	6.20
52	23.50	32.30	40.70	57.50	85.10	116.60	1.50	3.40	6.60
53	24.80	33.90	42.80	57.90	85.60	117.30	1.70	3.50	6.90
54	26.00	35.50	45.00	58.20	86.00	117.90	1.70	3.80	7.30
55	27.30	37.40	47.20	58.50	86.30	118.30	1.80	4.00	7.70
56	28.60	39.30	49.70	58.70	86.50	118.80	1.90	4.30	8.10
57	30.00	41.30	52.10	59.00	86.80	119.10	2.00	4.60	8.50
58	31.90	43.90	55.50	59.80	87.80	120.50	2.20	4.90	9.00
59	34.00	46.60	59.00	60.60	88.60	121.80	2.30	5.30	9.50
60	36.10	49.50	62.80	61.40	89.50	123.10	2.50	5.60	10.10
61	38.30	52.80	66.80	62.00	90.40	124.20	2.80	6.00	10.80
62	40.70	56.00	71.00	62.70	91.00	125.20	3.00	6.40	11.40
63	44.00	60.60	76.80	64.50	93.50	127.80	3.20	7.00	12.40
64	47.60	65.60	83.20	66.20	96.00	130.40	3.50	7.60	13.40

Northwestern Long Term Care Insurance Company
Lifetime Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	51.50	71.00	90.00	67.90	98.50	132.70	3.90	8.40	14.40
66	55.80	76.80	97.40	69.60	100.90	134.90	4.20	9.10	15.70
67	60.30	83.00	105.40	71.20	103.10	137.00	4.60	9.90	16.90
68	66.60	91.80	116.40	74.50	107.90	143.30	5.10	11.00	18.70
69	73.50	101.30	128.60	77.80	112.80	149.50	5.70	12.30	20.70
70	81.10	111.80	142.00	81.10	117.60	155.70	6.40	13.60	22.90
71	89.50	123.40	156.70	84.50	122.50	162.10	7.00	15.10	25.40
72	98.90	136.30	173.00	86.20	127.40	168.40	7.90	16.90	28.00
73	108.60	149.50	189.90	86.90	132.40	175.00	8.70	18.60	30.80
74	117.00	164.00	208.40	88.50	137.40	181.70	9.50	20.60	33.80
75	118.90	179.90	228.70	88.90	142.40	188.20	9.80	22.80	37.20
76	130.60	197.40	250.90	91.80	147.10	194.70	10.80	25.10	40.80
77	143.40	216.50	275.30	94.60	151.90	201.10	12.00	27.80	44.90
78	155.80	234.90	296.70	97.00	156.00	205.30	13.10	30.40	48.50
79	169.20	254.90	322.00	99.20	160.00	210.70	14.40	33.30	52.70
80	183.90*	276.40*	349.40*				15.80*	36.40*	57.30*
81	197.30*	296.00*	374.10*				17.10*	39.30*	61.60*
82	211.80*	316.90*	400.70*				18.50*	42.30*	66.20*
83	227.30*	339.30*	429.10*				20.10*	45.50*	71.10*
84	244.00*	363.30*	459.40*				21.70*	49.10*	76.40*
85	261.80*	389.00*	492.10*				23.50*	53.00*	82.00*
86	275.00*	407.40*	515.50*				24.80*	55.60*	85.90*
87	288.80*	426.60*	539.90*				26.20*	58.30*	90.00*
88	303.30*	446.90*	565.80*				27.60*	61.10*	94.30*
89	318.60*	468.00*	592.70*				29.10*	64.10*	98.70*
90	334.60*	490.30*	620.90*				30.60*	67.40*	103.50*
91	346.40*	507.00*	643.10*				31.80*	69.80*	107.40*
92	358.70*	524.40*	666.30*				33.00*	72.30*	111.70*
93	371.40*	542.40*	690.20*				34.20*	74.80*	116.00*
94	384.60*	561.00*	715.00*				35.40*	77.40*	120.40*
95	398.30*	580.30*	740.70*				36.80*	80.10*	125.10*
96	411.00*	599.80*	768.30*				38.00*	83.30*	130.50*
97	424.20*	619.90*	796.90*				39.20*	86.50*	136.20*
98	437.70*	640.80*	826.50*				40.50*	89.80*	142.10*
99	451.70*	662.40*	857.40*				41.90*	93.10*	148.20*
100									
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* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
10 Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	31.40	38.70	48.40	235.90	325.40	443.00
19	31.40	38.70	48.40	235.90	325.40	443.00
20	31.40	38.70	48.40	235.90	325.40	443.00
21	31.40	38.70	48.40	235.90	325.40	443.00
22	31.40	38.70	48.40	235.90	325.40	443.00
23	31.40	38.70	48.40	235.90	325.40	443.00
24	31.40	38.70	48.40	235.90	325.40	443.00
25	31.40	38.70	48.40	235.90	325.40	443.00
26	32.00	39.80	49.80	232.90	320.50	436.40
27	32.80	40.60	51.20	229.80	315.80	429.80
28	33.40	41.70	52.80	226.60	311.00	423.40
29	34.10	42.70	54.30	223.50	306.30	416.80
30	34.90	43.80	55.90	220.40	301.60	410.30
31	35.30	44.30	56.40	217.30	297.40	404.80
32	35.80	45.00	57.00	214.30	293.20	399.40
33	36.10	45.60	57.50	211.10	289.10	394.10
34	36.60	46.20	58.20	208.10	285.00	388.70
35	37.10	46.70	58.80	205.00	280.90	383.40
36	37.60	47.40	59.50	202.00	277.00	378.10
37	38.30	47.90	60.20	198.90	273.10	372.70
38	38.90	48.40	61.00	195.80	269.10	367.40
39	39.40	48.90	61.80	192.80	265.30	362.20
40	40.00	49.40	62.60	189.60	261.50	356.90
41	41.30	51.20	64.80	188.00	259.00	353.50
42	42.60	53.00	67.00	186.30	256.50	349.80
43	44.00	54.70	69.30	184.40	254.00	346.10
44	45.40	56.60	71.70	182.60	251.30	342.40
45	46.90	58.70	74.20	180.80	248.70	338.60
46	48.40	60.70	76.80	178.80	245.90	334.60
47	49.90	62.70	79.50	176.80	243.10	330.60
48	51.50	64.90	82.20	174.80	240.20	326.60
49	53.10	67.20	85.10	172.80	237.20	322.40
50	54.90	69.50	88.00	170.60	234.20	318.10
51	56.60	71.90	91.10	168.40	231.00	313.70
52	58.40	74.40	94.30	166.10	227.80	309.30
53	60.40	77.10	97.80	164.60	225.30	305.70
54	62.40	79.80	101.50	163.00	222.60	302.00
55	64.50	82.70	105.30	161.40	219.80	298.20
56	66.60	85.60	109.30	159.60	216.90	294.20
57	68.90	88.60	113.40	157.90	214.00	290.10
58	72.00	92.60	118.30	156.50	212.30	287.00
59	75.30	96.60	123.60	154.90	210.60	283.80
60	78.60	101.00	129.10	153.30	208.70	280.30
61	82.10	105.50	134.80	151.40	206.60	276.60
62	85.80	110.20	140.70	149.40	204.30	272.60
63	90.40	116.20	148.60	148.60	202.80	270.50
64	95.30	122.60	156.90	147.60	201.20	267.90

Northwestern Long Term Care Insurance Company
10 Pay Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	100.40	129.20	165.50	146.50	199.10	265.10
66	105.80	136.10	174.80	145.00	196.90	261.70
67	111.40	143.50	184.50	143.40	194.30	258.00
68	119.50	153.90	197.50	145.10	196.50	260.50
69	128.10	165.00	211.40	146.50	198.40	262.60
70	137.40	176.90	226.30	147.80	199.90	264.20
71	147.30	189.70	242.10	148.60	201.00	265.50
72	158.00	203.50	259.20	149.30	201.90	266.10
73	168.60	217.20	276.80	150.60	203.80	268.30
74	180.10	231.80	295.50	151.80	205.50	270.10
75	192.30	247.30	315.70	152.50	206.90	271.30
76	205.40	263.90	337.10	153.00	207.80	272.10
77	219.30	281.70	359.90	153.10	208.30	272.10
78	259.00	317.40	391.50	163.60	214.00	275.00
79	281.40	344.30	424.90	167.40	219.30	282.30

Northwestern Long Term Care Insurance Company
To Age 65 Long-Term Care Policy TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	15.00	18.20	22.60	100.50	137.70	184.90
19	15.00	18.20	22.60	100.50	137.70	184.90
20	15.00	18.20	22.60	100.50	137.70	184.90
21	15.00	18.20	22.60	100.50	137.70	184.90
22	15.00	18.20	22.60	100.50	137.70	184.90
23	15.00	18.20	22.60	100.50	137.70	184.90
24	15.00	18.20	22.60	100.50	137.70	184.90
25	15.00	18.20	22.60	100.50	137.70	184.90
26	15.40	18.80	23.50	100.30	137.30	184.30
27	15.90	19.30	24.30	100.00	136.90	183.80
28	16.30	19.90	25.00	99.80	136.50	183.30
29	16.80	20.60	25.90	99.40	136.10	182.80
30	17.10	21.30	26.80	99.10	135.60	182.10
31	17.60	21.80	27.50	99.40	135.90	182.70
32	18.00	22.40	28.10	99.50	136.30	183.10
33	18.40	22.90	28.80	99.60	136.50	183.40
34	18.90	23.50	29.50	99.90	136.70	183.80
35	19.40	24.00	30.20	100.00	136.90	184.20
36	19.90	24.80	31.10	100.60	137.90	185.50
37	20.50	25.40	31.90	101.30	138.80	186.80
38	21.10	26.20	32.80	101.90	139.80	188.20
39	21.80	26.90	33.70	102.50	140.70	189.50
40	22.40	27.70	34.60	103.00	141.60	190.80
41	23.90	29.60	37.00	105.60	145.30	195.80
42	25.40	31.50	39.60	108.40	149.00	200.90
43	27.10	33.70	42.30	111.00	152.70	206.00
44	28.90	35.90	45.30	113.80	156.30	211.20
45	30.80	38.40	48.40	116.50	160.10	216.30
46	32.80	41.00	51.70	119.30	164.00	221.60
47	34.90	43.70	55.30	122.10	167.90	227.00
48	37.10	46.70	59.20	124.90	171.80	232.50
49	39.60	49.80	63.20	127.80	175.60	237.90
50	42.30	53.20	67.60	130.60	179.60	243.30
51	45.00	56.80	72.40	133.50	183.60	248.70
52	47.90	60.60	77.40	136.40	187.60	254.30
53	52.90	67.20	85.80	144.40	197.90	268.30
54	58.40	74.50	94.90	152.60	208.70	282.90

Northwestern Long Term Care Insurance Company
Lifetime Pay Paid-Up Non-forfeiture Benefit TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
18	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
19	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
20	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
21	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
22	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
23	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
24	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
25	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
26	1.70	1.80	2.00	2.30	2.80	3.40	0.10	0.10	0.10
27	1.70	1.90	2.10	2.30	2.80	3.40	0.10	0.10	0.10
28	1.80	1.90	2.20	2.30	2.80	3.40	0.10	0.10	0.10
29	1.80	2.00	2.20	2.40	2.80	3.40	0.10	0.10	0.10
30	1.80	2.00	2.30	2.40	2.90	3.40	0.10	0.10	0.10
31	1.90	2.10	2.30	2.40	2.90	3.50	0.10	0.10	0.10
32	1.90	2.10	2.30	2.40	2.90	3.50	0.10	0.10	0.10
33	1.90	2.10	2.40	2.40	2.90	3.50	0.10	0.10	0.20
34	1.90	2.20	2.40	2.40	2.90	3.50	0.10	0.10	0.20
35	2.00	2.20	2.50	2.40	2.90	3.50	0.10	0.10	0.20
36	2.00	2.20	2.50	2.40	2.90	3.50	0.10	0.10	0.20
37	2.10	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
38	2.10	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
39	2.20	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
40	2.20	2.30	2.50	2.40	2.90	3.50	0.10	0.10	0.20
41	2.30	2.40	2.60	2.50	3.00	3.60	0.10	0.10	0.20
42	2.30	2.50	2.70	2.60	3.10	3.70	0.10	0.10	0.20
43	2.40	2.60	2.80	2.70	3.20	3.90	0.10	0.10	0.20
44	2.50	2.70	2.90	2.80	3.30	4.00	0.10	0.10	0.20
45	2.60	2.80	3.00	2.90	3.50	4.10	0.10	0.10	0.20
46	2.70	2.80	3.10	3.00	3.60	4.30	0.10	0.10	0.30
47	2.70	2.90	3.20	3.10	3.70	4.40	0.10	0.10	0.30
48	2.80	3.00	3.30	3.30	3.80	4.50	0.10	0.10	0.30
49	2.90	3.10	3.40	3.40	3.90	4.70	0.10	0.20	0.30
50	3.00	3.20	3.60	3.50	4.10	4.80	0.10	0.20	0.40
51	3.10	3.30	3.70	3.60	4.20	5.00	0.10	0.20	0.40
52	3.20	3.50	3.80	3.80	4.40	5.10	0.10	0.20	0.40
53	3.30	3.60	4.00	3.90	4.50	5.30	0.10	0.20	0.40
54	3.50	3.70	4.10	4.00	4.60	5.40	0.10	0.20	0.50
55	3.60	3.90	4.30	4.10	4.70	5.50	0.10	0.30	0.50
56	3.70	4.00	4.50	4.30	4.80	5.70	0.20	0.30	0.50
57	3.90	4.20	4.60	4.40	5.00	5.80	0.20	0.30	0.50
58	4.10	4.40	4.90	4.50	5.00	5.90	0.20	0.30	0.60
59	4.30	4.60	5.10	4.60	5.10	6.00	0.20	0.40	0.60
60	4.50	4.80	5.40	4.70	5.20	6.10	0.20	0.40	0.70
61	4.70	5.10	5.70	4.80	5.30	6.30	0.30	0.40	0.70
62	4.90	5.30	6.00	4.90	5.40	6.40	0.30	0.50	0.70
63	5.20	5.70	6.40	5.10	5.50	6.50	0.30	0.50	0.80
64	5.50	6.10	6.90	5.30	5.60	6.60	0.30	0.50	0.90

Northwestern Long Term Care Insurance Company
Lifetime Pay Paid-Up Non-forfeiture Benefit TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates
Annual Premium per \$100 of Long-Term Care Monthly Benefit
 \$100/Month for Nursing Home, Home Care, & Adult Day Care
 12 Week Elimination Period

Issue Age	Base			Automatic Benefit Increase Option With Increases at 5%			Automatic Additional Purchase Benefit		
	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited	3 Yr	6 Yr	Unlimited
65	5.90	6.50	7.30	5.50	5.80	6.80	0.40	0.60	0.90
66	6.20	6.90	7.90	5.70	5.90	6.90	0.40	0.60	1.00
67	6.60	7.40	8.40	5.90	6.10	7.10	0.50	0.70	1.10
68	7.00	7.90	9.00	6.00	6.40	7.40	0.50	0.80	1.20
69	7.50	8.50	9.70	6.20	6.70	7.80	0.60	0.90	1.30
70	8.00	9.10	10.40	6.40	7.00	8.10	0.60	0.90	1.40
71	8.60	9.70	11.20	6.60	7.30	8.50	0.70	1.00	1.60
72	9.20	10.40	12.10	6.80	7.60	8.90	0.70	1.20	1.70
73	9.70	10.80	12.50	7.00	7.80	9.10	0.80	1.20	1.80
74	10.20	11.30	12.90	7.20	8.10	9.40	0.80	1.30	1.90
75	10.80	11.70	13.40	7.40	8.30	9.70	0.90	1.40	2.00
76	11.40	12.20	13.90	7.70	8.60	10.00	0.90	1.40	2.10
77	12.00	12.70	14.40	7.90	8.80	10.30	0.90	1.50	2.20
78	12.60	13.70	15.30	8.10	9.10	10.50	1.00	1.60	2.70
79	13.20	14.30	16.10	8.40	9.40	10.80	1.10	1.80	2.90
80	13.80*	15.00*	16.80*				1.20*	1.90*	3.10*
81	14.60*	15.80*	17.70*				1.30*	2.00*	3.30*
82	15.40*	16.70*	18.70*				1.30*	2.20*	3.60*
83	16.20*	17.60*	19.80*				1.40*	2.40*	3.80*
84	17.10*	18.60*	20.90*				1.60*	2.50*	4.10*
85	18.10*	19.60*	22.00*				1.70*	2.70*	4.40*
86	19.70*	21.40*	24.00*				1.80*	2.90*	4.80*
87	21.50*	23.40*	26.20*				1.90*	3.10*	5.10*
88	23.40*	25.40*	28.50*				2.10*	3.40*	5.50*
89	25.50*	27.70*	31.00*				2.20*	3.60*	5.90*
90	27.70*	30.10*	33.70*				2.40*	3.90*	6.40*
91	28.30*	30.70*	34.40*				2.60*	4.20*	6.90*
92	28.80*	31.30*	35.10*				2.80*	4.50*	7.40*
93	29.40*	32.00*	35.80*				3.00*	4.90*	7.90*
94	30.10*	32.60*	36.60*				3.20*	5.20*	8.50*
95	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
96	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
97	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
98	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
99	30.70*	33.30*	37.30*				3.40*	5.60*	9.10*
100									
101									
102									
103									
104									
105									
106									
107									
108									
109									
110									

* Rates applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

Northwestern Long Term Care Insurance Company
Survivorship Benefit Premium Percentage TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
18	12.00%	21.00%	17.00%
19	12.00%	21.00%	17.00%
20	12.00%	21.00%	17.00%
21	12.00%	21.00%	17.00%
22	12.00%	21.00%	17.00%
23	12.00%	21.00%	17.00%
24	12.00%	21.00%	17.00%
25	12.00%	21.00%	17.00%
26	12.00%	21.00%	17.00%
27	12.00%	21.00%	17.00%
28	12.00%	21.00%	17.00%
29	12.00%	21.00%	17.00%
30	12.00%	21.00%	17.00%
31	12.00%	21.00%	17.00%
32	12.00%	21.00%	17.00%
33	12.00%	21.00%	17.00%
34	12.00%	21.00%	17.00%
35	12.00%	21.00%	17.00%
36	12.00%	21.00%	17.00%
37	12.00%	21.00%	17.00%
38	12.00%	21.00%	17.00%
39	12.00%	21.00%	17.00%
40	12.00%	21.00%	17.00%
41	12.00%	22.00%	17.00%
42	12.00%	22.00%	18.00%
43	13.00%	22.00%	18.00%
44	13.00%	22.00%	19.00%
45	14.00%	23.00%	19.00%
46	14.00%	23.00%	20.00%
47	15.00%	23.00%	20.00%
48	15.00%	24.00%	21.00%
49	15.00%	24.00%	22.00%
50	16.00%	24.00%	22.00%
51	16.00%	24.00%	23.00%
52	17.00%	25.00%	23.00%
53	17.00%	25.00%	24.00%
54	17.00%	25.00%	24.00%
55	18.00%	25.00%	24.00%
56	18.00%	25.00%	25.00%
57	19.00%	26.00%	25.00%
58	19.00%	26.00%	25.00%
59	19.00%	26.00%	26.00%
60	20.00%	26.00%	26.00%
61	20.00%	26.00%	26.00%
62	20.00%	27.00%	27.00%
63	20.00%	27.00%	27.00%
64	21.00%	27.00%	27.00%

Northwestern Long Term Care Insurance Company
Survivorship Benefit Premium Percentage TT.LTC.(1010) & TT.LTC.ML.(1010) - Revised Rates

Issue Age	Base	Base Policy Plus Automatic Benefit Increase Option	Base Policy Plus Automatic Additional Purchase Benefit
65	21.00%	27.00%	27.00%
66	21.00%	27.00%	27.00%
67	22.00%	27.00%	27.00%
68	22.00%	27.00%	27.00%
69	22.00%	26.00%	26.00%
70	22.00%	26.00%	26.00%
71	22.00%	26.00%	26.00%
72	22.00%	26.00%	25.00%
73	21.00%	25.00%	24.00%
74	21.00%	25.00%	23.00%
75	21.00%	24.00%	23.00%
76	20.00%	24.00%	22.00%
77	20.00%	23.00%	21.00%
78	20.00%	23.00%	21.00%
79	20.00%	23.00%	21.00%
80	20.00%*		21.00%*
81	20.00%*		21.00%*
82	20.00%*		21.00%*
83	20.00%*		21.00%*
84	20.00%*		21.00%*
85	20.00%*		21.00%*
86	20.00%*		21.00%*
87	20.00%*		21.00%*
88	20.00%*		21.00%*
89	20.00%*		21.00%*
90	20.00%*		21.00%*
91	20.00%*		21.00%*
92	20.00%*		21.00%*
93	20.00%*		21.00%*
94	20.00%*		21.00%*
95	20.00%*		21.00%*
96	20.00%*		21.00%*
97	20.00%*		21.00%*
98	20.00%*		21.00%*
99	20.00%*		21.00%*
100			
101			
102			
103			
104			
105			
106			
107			
108			
109			
110			

* Percentages applicable only for benefit increases after issue due to the Automatic Additional Purchase Benefit.

State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 LTC Risk Mitigation
Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Filing Company: Northwestern Long Term Care Insurance Company

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Cover Letter - RATES.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Certification (A&H)
Comments:	
Attachment(s):	Actuarial Certification RR (PA).pdf Actuarial Certification RS (PA).pdf Actuarial Certification TT (PA).pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	RR Exhibit 1 Loss Ratios (PA).pdf RS Exhibit 1 Loss Ratios (PA).pdf TT Exhibit 1 Loss Ratios (PA).pdf PA Exhibit 2 Inforce Policies and Premium (RR).pdf PA Exhibit 2 Inforce Policies and Premium (RS).pdf PA Exhibit 2 Inforce Policies and Premium (TT).pdf PREMCALC RR-RS (PA).pdf PREMCALC TT (PA).pdf Experience Exhibits (STD).pdf Inforce Filing Act Memo Cover Letter.pdf ACTMEMO Update RR ML (PA).pdf ACTMEMO Update RS (PA).pdf ACTMEMO Update RS ML (PA).pdf ACTMEMO Update TT (PA).pdf ACTMEMO Update TT ML (PA).pdf ACTMEMO Update RR (PA).pdf Premium Rate Compare RR (STD).pdf Premium Rate Compare RS (STD).pdf Premium Rate Compare TT (STD).pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
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State: Pennsylvania
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 LTC Risk Mitigation
Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Filing Company: Northwestern Long Term Care Insurance Company

Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Authorization to File (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	Rate Tables are attached under the 'Rate/Rule Schedule' tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Reserve Calculation (A&H)
Comments:	Please see the Actuarial Certification attached above.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable

State: Pennsylvania Filing Company: Northwestern Long Term Care Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: 2016 LTC Risk Mitigation
Project Name/Number: 2016 LTC Risk Mitigation/2016 LTC Risk Mitigation

Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Policyowner Notification Letter
Comments:	
Attachment(s):	90-2578 (PA).pdf
Item Status:	
Status Date:	



Northwestern Long Term Care Insurance Company™

A Northwestern Mutual Company

Northwestern Long Term Care Insurance Co.
NAIC # 860-69000
FEIN # 36-2258318

Annette HuttI
Product Compliance Consultant
Phone: (414) 665-1859
Fax: (414) 625-7598
Email: annettehuttI@northwesternmutual.com

October 3, 2016

Pennsylvania Department of Insurance

Re: Rates for RR.LTC.(0798), RR.LTC.ML.(0798) RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708), RS.LTC.ML.(0708), TT.LTC.(1010), TT.LTC.ML.(1010)

Enclosed with this filing are revised rates for several of our inforce long-term care blocks of business (which are noted below). Please note that we have included a cover letter to the actuarial memorandum which provides additional information regarding the revised rates. The company rate information requested in the 'Rate/Rule Schedule' tab can be found in the actuarial memorandum and exhibit 2.

The form numbers and approval dates for the long-term care insurance policies that are impacted are as follows:

<u>Policy Form Number</u>	<u>Approval Date</u>
RR.LTC.(0798)	11/25/1998
RR.LTC.ML.(0798)	09/01/2000
RS.LTC.(1101) & RS.LTC.ML.(1101)	12/27/2001
RS.LTC.(0708) & RS.LTC.ML.(0708)	08/04/2008
TT.LTC.(1010) & TT.LTC.ML.(1010)	01/31/2011

We are planning to implement the rates in the second quarter of 2017 pending your department's approval.

Based on the above, your review and approval is greatly appreciated. If you have any questions, you may contact me at 414-665-1859 or email me at annettehuttI@northwesternmutual.com. For all email correspondence, please copy Laura Olski at lauraolski@northwesternmutual.com.

Thank you,

Annette HuttI
Product Compliance Consultant
Actuarial Department

Actuarial Certification
For Long-Term Care Insurance
Policy Form RR.LTC.(0798) and RR.LTC.ML.(0798)

I, Gregory Gurlik, am Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

September 30, 2016

Date

Actuarial Certification
For Long-Term Care Insurance
Policy Forms RS.LTC.(1101), RS.LTC.ML.(1101),
RS.LTC.(0708), and RS.LTC.ML.(0708)

I, Gregory Gurlik, am Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

September 30, 2016

Date

Actuarial Certification
For Long-Term Care Insurance
Policy Form TT.LTC.(1010) and TT.LTC.ML.(1010)

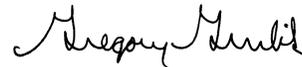
I, Gregory Gurlik, am Actuary and officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing LTCI premiums and for filing for increases in LTCI premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

Attached are:

1. The premium rate schedule to be used for renewals of the policy forms and additional benefits as specified therein.
2. An actuarial memorandum, also signed by me, which provides:
 - a. The assumptions on which this certification is based;
 - b. The adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized.
 - c. A lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratio standards and necessary details of this state; and
 - d. Disclosure of the manner, if any, in which reserves have been recognized.

I have reviewed and taken into consideration the policy design and coverage provided, and the insurer's current underwriting and claims adjudication processes.

In forming my opinion, I have used actuarial assumptions and actuarial methods and such tests of the actuarial calculations as I considered necessary. Based on these assumptions, or statutory requirements where necessary, the premium rate filing is in compliance with the loss ratio standards of this state. In my opinion, the rates are not unfairly discriminatory and the gross premiums are not excessive. This filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rates cannot be certified as required by regulation.



Actuary

September 30, 2016

Date

Exhibit 1: Historical and Projected Loss Ratios - Nationwide
Northwestern Long Term Care - Quiet Care (RR.LTC.(0798) & RR.LTC.ML.(0798))

Year	Future Experience Assumes No Rate Increase					Future Experience Assumes a Rate Increase in 2017					
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
1998	92,516	0	0	2,500	2,500	2.7%					
1999	3,208,930	0	108,188	93,700	201,888	6.3%					
2000	9,751,437	71,153	376,358	207,400	654,911	6.7%					
2001	17,412,737	178,903	223,027	684,200	1,086,130	6.2%					
2002	24,806,906	358,129	1,138,324	436,799	1,933,252	7.8%					
2003	24,531,880	727,099	1,929,267	7,302	2,663,668	10.9%					
2004	24,760,231	1,275,235	2,440,653	(112,900)	3,602,988	14.6%					
2005	25,102,056	1,689,266	860,704	2,652,425	5,202,395	20.7%					
2006	25,387,457	2,614,346	4,086,703	(1,469,307)	5,231,742	20.6%					
2007	25,553,392	3,130,007	4,695,652	(1,375,390)	6,450,269	25.2%					
2008	26,304,717	4,137,516	4,510,836	847,745	9,496,098	36.1%					
2009	27,741,150	6,347,436	6,366,628	660,944	13,375,008	48.2%					
2010	28,697,858	8,206,632	7,754,379	1,349,199	17,310,210	60.3%					
2011	29,969,572	9,687,418	7,832,236	154,611	17,674,264	59.0%					
2012	29,721,768	11,245,165	13,651,322	1,449,991	26,346,478	88.6%					
2013	30,229,510	13,000,338	7,318,078	401,981	20,720,398	68.5%					
2014	30,907,314	15,213,410	15,119,597	970,712	31,303,719	101.3%					
2015	31,411,087	18,503,394	3,847,467	(1,573,081)	20,777,780	66.1%					
Total Past (1998-2015)	415,590,519				184,033,698	44.3%	415,590,519	0	415,590,519	184,033,698	44.3%
Accumulated Past	561,140,362				221,283,384	39.4%	561,140,362	0	561,140,362	221,283,384	39.4%
Projected Future											
2016	30,150,179				22,124,195	73.4%	30,150,179	0	30,150,179	22,124,195	73.4%
2017	30,941,595				23,242,882	75.1%	30,941,595	8,357,048	39,298,643	23,242,882	59.1%
2018	31,701,007				27,215,629	85.9%	31,701,007	8,577,901	40,278,909	27,215,629	67.6%
2019	32,387,020				28,998,365	89.5%	32,387,020	8,784,360	41,171,381	28,998,365	70.4%
2020	33,029,978				32,324,078	97.9%	33,029,978	8,996,645	42,026,623	32,324,078	76.9%
2021	33,591,542				34,768,562	103.5%	33,591,542	9,176,827	42,768,369	34,768,562	81.3%
2022	34,016,405				38,887,724	114.3%	34,016,405	9,312,350	43,328,755	38,887,724	89.8%
2023	34,299,635				43,832,893	127.8%	34,299,635	9,390,977	43,690,611	43,832,893	100.3%
2024	34,380,345				46,725,531	135.9%	34,380,345	9,439,723	43,820,069	46,725,531	106.6%
2025	34,310,962				50,373,549	146.8%	34,310,962	9,434,778	43,745,740	50,373,549	115.2%
2026	34,044,307				54,029,228	158.7%	34,044,307	9,369,902	43,414,209	54,029,228	124.5%
2027	33,642,985				59,705,588	177.5%	33,642,985	9,198,149	42,841,134	59,705,588	139.4%
2028	32,985,786				62,434,557	189.3%	32,985,786	9,051,315	42,037,100	62,434,557	148.5%
2029	32,152,015				65,764,654	204.5%	32,152,015	8,819,414	40,971,429	65,764,654	160.5%
2030	31,174,500				66,943,413	214.7%	31,174,500	8,515,658	39,690,159	66,943,413	168.7%
2031	29,998,436				72,057,227	240.2%	29,998,436	8,238,362	38,236,799	72,057,227	188.4%
2032	28,662,952				72,171,670	251.8%	28,662,952	7,877,115	36,540,067	72,171,670	197.5%
2033	27,146,984				76,291,818	281.0%	27,146,984	7,438,572	34,585,557	76,291,818	220.6%
2034	25,420,766				78,240,522	307.8%	25,420,766	7,064,178	32,484,945	78,240,522	240.9%
2035	23,672,636				76,762,733	324.3%	23,672,636	6,548,267	30,220,902	76,762,733	254.0%
2036	21,930,333				78,652,175	358.6%	21,930,333	5,979,400	27,909,733	78,652,175	281.8%
2037	20,131,306				73,741,882	366.3%	20,131,306	5,528,361	25,659,667	73,741,882	287.4%
2038	18,401,476				73,471,763	399.3%	18,401,476	5,042,519	23,443,996	73,471,763	313.4%
2039	16,730,605				69,935,060	418.0%	16,730,605	4,507,650	21,238,254	69,935,060	329.3%
2040	15,057,054				69,508,266	461.6%	15,057,054	4,111,765	19,168,819	69,508,266	362.6%
2041-2050	81,310,635				429,408,597	528.1%	81,310,635	21,731,179	103,041,814	429,408,597	416.7%
2051+	17,941,308				124,561,622	694.3%	17,941,308	5,078,707	23,020,015	124,561,622	541.1%
Total Projected Future	819,212,753				1,952,174,185	238.3%	819,212,753	215,571,123	1,034,783,876	1,952,174,185	188.7%
PV Projected Future	508,430,850				973,138,818	191.4%	508,430,850	130,806,314	639,237,164	973,138,818	152.2%
Lifetime valued as of 12/31/15	1,069,571,212				1,194,422,202	111.7%	1,069,571,212	130,806,314	1,200,377,526	1,194,422,202	99.5%

31 PA Code Section 89a.117(b) (pre-9/16/2002)

<u>Accumulated past incurred claims + PV of projected future claims</u>	=	111.7%	99.5%
<u>Accumulated past earned premiums + PV of projected future earned premiums</u>		(w/o rate incr)	(w/rate incr)

Exceeds 60% both with and without the proposed rate increase.

Additional requested information:

Active Life Reserve as of 12/31/15 = \$310,988,039
This is not included in incurred claims.

Present and accumulated values based on 4% interest rate.
Valued as of 12/31/2015.

Exhibit 1: Historical and Projected Loss Ratios - Pennsylvania
Northwestern Long Term Care - Quiet Care (RR.LTC.(0798) & RR.LTC.ML.(0798))

Year	Future Experience Assumes No Rate Increase					Future Experience Assumes a Rate Increase in 2017					
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
1998	0	0	0	0	0						
1999	193,507	0	0	5,757	5,757	3.0%					
2000	445,227	0	0	8,691	8,691	2.0%					
2001	662,483	0	0	22,462	22,462	3.4%					
2002	909,115	20,630	197,613	23,528	241,771	26.6%					
2003	891,601	49,539	799	(1,861)	48,476	5.4%					
2004	902,539	54,693	(77,892)	(5,631)	(28,830)	-3.2%					
2005	903,116	59,627	186,488	103,471	349,585	38.7%					
2006	915,248	189,987	356,721	(59,755)	486,953	53.2%					
2007	898,428	261,595	(24,493)	(66,474)	170,627	19.0%					
2008	909,536	229,232	(28,236)	71,858	272,855	30.0%					
2009	934,335	319,779	324,681	(3,315)	641,146	68.6%					
2010	970,398	415,671	478,871	21,762	916,305	94.4%					
2011	1,004,322	423,778	2,855	43,979	470,612	46.9%					
2012	1,009,225	440,252	251,447	(30,673)	661,026	65.5%					
2013	992,331	493,105	90,321	10,730	594,156	59.9%					
2014	992,387	492,951	22,105	(95,917)	419,140	42.2%					
2015	1,007,896	492,442	(50,234)	104,186	546,394	54.2%					
Total Past (1998-2015)	14,541,693				5,827,126	40.1%	14,541,693	0	14,541,693	5,827,126	40.1%
Accumulated Past	19,880,448				7,290,976	36.7%	19,880,448	0	19,880,448	7,290,976	36.7%
Projected Future											
2016	1,000,466				633,549	63.3%	1,000,466	0	1,000,466	633,549	63.3%
2017	1,019,168				767,518	75.3%	1,019,168	247,697	1,266,865	767,518	60.6%
2018	1,036,159				880,485	85.0%	1,036,159	252,071	1,288,230	880,485	68.3%
2019	1,049,998				945,206	90.0%	1,049,998	255,544	1,305,542	945,206	72.4%
2020	1,062,136				1,029,077	96.9%	1,062,136	258,852	1,320,988	1,029,077	77.9%
2021	1,071,923				1,160,365	108.3%	1,071,923	261,691	1,333,614	1,160,365	87.0%
2022	1,079,902				1,280,375	118.6%	1,079,902	264,153	1,344,055	1,280,375	95.3%
2023	1,083,981				1,276,972	117.8%	1,083,981	265,015	1,348,997	1,276,972	94.7%
2024	1,082,156				1,580,035	146.0%	1,082,156	266,218	1,348,375	1,580,035	117.2%
2025	1,072,563				1,559,375	145.4%	1,072,563	263,691	1,336,253	1,559,375	116.7%
2026	1,057,602				1,680,541	158.9%	1,057,602	261,591	1,319,194	1,680,541	127.4%
2027	1,040,251				1,773,676	170.5%	1,040,251	260,183	1,300,434	1,773,676	136.4%
2028	1,023,823				1,836,296	179.4%	1,023,823	257,415	1,281,238	1,836,296	143.3%
2029	1,001,804				1,990,049	198.6%	1,001,804	255,755	1,257,559	1,990,049	158.2%
2030	984,248				1,846,310	187.6%	984,248	247,113	1,231,361	1,846,310	149.9%
2031	955,144				2,229,126	233.4%	955,144	236,918	1,192,062	2,229,126	187.0%
2032	915,925				2,070,154	226.0%	915,925	230,195	1,146,119	2,070,154	180.6%
2033	870,563				2,099,799	241.2%	870,563	219,634	1,090,197	2,099,799	192.6%
2034	826,235				2,291,251	277.3%	826,235	211,146	1,037,382	2,291,251	220.9%
2035	781,395				2,277,868	291.5%	781,395	197,407	978,802	2,277,868	232.7%
2036	737,073				1,933,034	262.3%	737,073	189,394	926,467	1,933,034	208.6%
2037	694,539				2,068,974	297.9%	694,539	179,206	873,745	2,068,974	236.8%
2038	641,690				2,147,925	334.7%	641,690	168,509	810,198	2,147,925	265.1%
2039	596,355				2,082,608	349.2%	596,355	150,767	747,123	2,082,608	278.8%
2040	542,978				1,889,072	347.9%	542,978	139,073	682,051	1,889,072	277.0%
2041-2050	3,284,925				13,714,403	417.5%	3,284,925	854,516	4,139,442	13,714,403	331.3%
2051+	932,469				5,474,067	587.1%	932,469	289,095	1,221,564	5,474,067	448.1%
Total Projected Future	27,445,472				60,518,110	220.5%	27,445,472	6,682,849	34,128,321	60,518,110	177.3%
PV Projected Future	16,641,805				29,755,915	178.8%	16,641,805	3,907,885	20,549,690	29,755,915	144.8%
Lifetime valued as of 12/31/15	36,522,253				37,046,891	101.4%	36,522,253	3,907,885	40,430,138	37,046,891	91.6%

31 PA Code Section 89a.117(b) (pre-9/16/2002)

$$\frac{\text{Accumulated past incurred claims + PV of projected future claims}}{\text{Accumulated past earned premiums + PV of projected future earned premiums}} = \frac{101.4\%}{(w/o rate incr)} \quad \frac{91.6\%}{(w/rate incr)}$$

Exceeds 60% both with and without the proposed rate increase.

Additional requested information:

Active Life Reserve as of 12/31/15 = \$9,869,796
This is not included in incurred claims.

Present and accumulated values based on 4% interest rate.
Valued as of 12/31/2015.

Exhibit 1: Historical and Projected Loss Ratios - Nationwide
 Northwestern Long Term Care - Quiet Care (RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708) & RS.LTC.ML.(0708))

Year	Future Experience Assumes No Rate Increase					Future Experience Assumes a Rate Increase in 2017					
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
2002	6,273,583	0	0	81,898	81,898	1.3%					
2003	22,856,670	1,120	0	331,396	332,516	1.5%					
2004	42,036,768	24,799	184,572	581,807	791,178	1.9%					
2005	63,647,217	252,670	1,854,138	(193,394)	1,913,414	3.0%					
2006	88,737,722	788,037	4,050,223	6,076	4,844,336	5.5%					
2007	114,294,824	1,208,340	5,062,526	418,061	6,688,926	5.9%					
2008	147,439,151	2,109,762	6,830,672	1,208,567	10,149,001	6.9%					
2009	175,882,933	4,344,411	11,941,185	1,857,239	18,142,835	10.3%					
2010	209,689,874	7,046,370	14,054,275	2,312,899	23,413,545	11.2%					
2011	226,710,258	10,046,357	12,936,572	371,364	23,354,293	10.3%					
2012	221,386,516	12,629,861	24,366,816	2,413,660	39,410,337	17.8%					
2013	228,325,318	15,687,098	12,048,923	876,118	28,612,138	12.5%					
2014	232,440,705	19,308,544	15,471,033	622,924	35,402,502	15.2%					
2015	237,151,614	24,523,920	26,605,324	2,734,184	53,863,427	22.7%					
Total Past (2002-2015)	2,016,873,154				247,000,346	12.2%	2,016,873,154	0	2,016,873,154	247,000,346	12.2%
Accumulated Past	2,448,010,815				284,369,999	11.6%	2,448,010,815	0	2,448,010,815	284,369,999	11.6%
Projected Future											
2016	239,054,635				58,142,098	24.3%	239,054,635		239,054,635	58,142,098	24.3%
2017	243,832,694				67,027,865	27.5%	243,832,694	65,555,988	309,388,681	67,027,865	21.7%
2018	249,280,091				80,154,181	32.2%	249,280,091	67,124,808	316,404,899	80,154,181	25.3%
2019	255,332,677				92,396,885	36.2%	255,332,677	68,837,592	324,170,268	92,396,885	28.5%
2020	261,767,036				108,979,919	41.6%	261,767,036	70,666,813	332,433,849	108,979,919	32.8%
2021	268,467,627				124,367,439	46.3%	268,467,627	72,553,369	341,020,996	124,367,439	36.5%
2022	275,238,729				144,589,866	52.5%	275,238,729	74,504,497	349,743,226	144,589,866	41.3%
2023	282,026,206				163,373,742	57.9%	282,026,206	76,379,024	358,405,230	163,373,742	45.6%
2024	288,681,441				189,702,909	65.7%	288,681,441	78,183,510	366,864,951	189,702,909	51.7%
2025	294,927,673				215,691,373	73.1%	294,927,673	80,010,027	374,937,700	215,691,373	57.5%
2026	300,663,461				244,314,106	81.3%	300,663,461	81,567,588	382,231,048	244,314,106	63.9%
2027	305,549,537				277,884,194	90.9%	305,549,537	82,922,267	388,471,804	277,884,194	71.5%
2028	309,382,002				310,403,336	100.3%	309,382,002	84,007,422	393,389,424	310,403,336	78.9%
2029	311,857,426				348,586,340	111.8%	311,857,426	84,795,177	396,652,604	348,586,340	87.9%
2030	312,835,156				390,327,547	124.8%	312,835,156	85,349,036	398,184,192	390,327,547	98.0%
2031	312,375,611				426,618,964	136.6%	312,375,611	85,426,910	397,802,521	426,618,964	107.2%
2032	310,095,021				468,209,594	151.0%	310,095,021	84,973,589	395,068,610	468,209,594	118.5%
2033	305,963,579				507,637,237	165.9%	305,963,579	83,979,186	389,942,765	507,637,237	130.2%
2034	299,855,611				551,562,683	183.9%	299,855,611	82,451,782	382,307,393	551,562,683	144.3%
2035	292,041,847				594,540,315	203.6%	292,041,847	80,555,858	372,597,705	594,540,315	159.6%
2036	282,689,528				634,883,172	224.6%	282,689,528	78,063,515	360,753,044	634,883,172	176.0%
2037	271,943,147				667,255,828	245.4%	271,943,147	75,105,840	347,048,987	667,255,828	192.3%
2038	260,073,984				693,731,741	266.7%	260,073,984	71,698,047	331,772,031	693,731,741	209.1%
2039	247,257,656				723,315,944	292.5%	247,257,656	68,087,086	315,344,742	723,315,944	229.4%
2040	233,364,005				743,189,773	318.5%	233,364,005	64,353,106	297,717,111	743,189,773	249.6%
2041-2050	1,555,780,641				7,044,866,773	452.8%	1,555,780,641	428,782,529	1,984,563,169	7,044,866,773	355.0%
2051+	686,224,691				5,081,655,356	740.5%	686,224,691	190,113,120	876,337,810	5,081,655,356	579.9%
Total Projected Future	9,256,561,713				20,953,409,180	226.4%	9,256,561,713	2,466,047,686	11,722,609,398	20,953,409,180	178.7%
PV Projected Future	5,066,398,417				7,844,959,952	154.8%	5,066,398,417	1,316,833,003	6,383,231,420	7,844,959,952	122.9%
Lifetime valued as of 12/31/15	7,514,409,232				8,129,329,951	108.2%	7,514,409,232	1,316,833,003	8,831,242,235	8,129,329,951	92.1%

**31 PA Code Section 89a.118(b) (9/16/2002 & later)
 58/85 Loss Ratio Test:**

Total Initial Premium x 58%				
Plus Increased Premium x 85%		7,514,409,232	x 0.58 =	4,358,357,355
Minimum PV Incurred Claims		1,316,833,003	x 0.85 =	1,119,308,053
				5,477,665,407

Lifetime PV Incurred Claims 8,129,329,951
 Passes Test

Additional requested information:
 Active Life Reserve as of 12/31/15 = \$1,303,256,888
 This is not included in incurred claims.

Present and accumulated values based on 4% interest, which is an average of max valuation interest rates for the issue years of these forms.
 Valued as of 12/31/2015.

Exhibit 1: Historical and Projected Loss Ratios - Pennsylvania

Northwestern Long Term Care - Quiet Care (RS.LTC.(1101), RS.LTC.ML.(1101), RS.LTC.(0708) & RS.LTC.ML.(0708))

Year	Future Experience Assumes No Rate Increase					Future Experience Assumes a Rate Increase in 2017					
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
2002	249,707	0	0	3,079	3,079	1.2%					
2003	666,877	0	0	10,119	10,119	1.5%					
2004	1,210,977	0	0	17,706	17,706	1.5%					
2005	1,814,873	0	0	(6,394)	(6,394)	-0.4%					
2006	2,369,119	4,524	0	(328)	4,196	0.2%					
2007	2,997,633	0	155,672	16,195	171,867	5.7%					
2008	3,907,830	0	230,033	61,538	291,571	7.5%					
2009	4,798,671	94,353	461,249	17,645	573,247	11.9%					
2010	5,769,063	177,844	365,749	(2,973)	540,620	9.4%					
2011	6,612,110	218,442	188,583	33,058	440,082	6.7%					
2012	6,603,419	289,467	1,653,834	268,829	2,212,129	33.5%					
2013	6,801,127	391,472	(353,199)	(92,135)	(53,862)	-0.8%					
2014	6,892,111	699,952	1,526,813	169,600	2,396,365	34.8%					
2015	7,030,615	1,150,044	1,048,100	(53,263)	2,144,881	30.5%					
Total Past (2002-2015)	57,724,132				8,745,608	15.2%	57,724,132	0	57,724,132	8,745,608	15.2%
Accumulated Past	69,815,326				9,819,797	14.1%	69,815,326	0	69,815,326	9,819,797	14.1%
Projected Future											
2016	7,251,448				1,648,659	22.7%	7,251,448		7,251,448	1,648,659	22.7%
2017	7,446,026				2,006,972	27.0%	7,446,026	1,986,204	9,432,231	2,006,972	21.3%
2018	7,670,779				2,380,335	31.0%	7,670,779	2,049,652	9,720,431	2,380,335	24.5%
2019	7,904,614				2,969,373	37.6%	7,904,614	2,115,554	10,020,167	2,969,373	29.6%
2020	8,164,700				3,172,908	38.9%	8,164,700	2,187,842	10,352,542	3,172,908	30.6%
2021	8,425,606				3,686,384	43.8%	8,425,606	2,261,379	10,686,984	3,686,384	34.5%
2022	8,693,806				4,127,896	47.5%	8,693,806	2,336,574	11,030,381	4,127,896	37.4%
2023	8,967,880				4,733,419	52.8%	8,967,880	2,413,747	11,381,627	4,733,419	41.6%
2024	9,239,078				5,472,818	59.2%	9,239,078	2,488,230	11,727,308	5,472,818	46.7%
2025	9,498,511				6,341,891	66.8%	9,498,511	2,565,863	12,064,375	6,341,891	52.6%
2026	9,737,821				7,319,106	75.2%	9,737,821	2,633,332	12,371,153	7,319,106	59.2%
2027	9,951,974				8,476,346	85.2%	9,951,974	2,696,991	12,648,965	8,476,346	67.0%
2028	10,133,679				9,619,439	94.9%	10,133,679	2,754,898	12,888,577	9,619,439	74.6%
2029	10,274,319				10,725,200	104.4%	10,274,319	2,801,736	13,076,055	10,725,200	82.0%
2030	10,371,390				11,820,044	114.0%	10,371,390	2,832,880	13,204,270	11,820,044	89.5%
2031	10,406,551				13,341,898	128.2%	10,406,551	2,853,385	13,259,935	13,341,898	100.6%
2032	10,389,852				14,116,001	135.9%	10,389,852	2,843,292	13,233,144	14,116,001	106.7%
2033	10,314,287				15,156,539	146.9%	10,314,287	2,812,000	13,126,287	15,156,539	115.5%
2034	10,154,376				17,196,817	169.4%	10,154,376	2,778,496	12,932,872	17,196,817	133.0%
2035	9,933,179				17,949,734	180.7%	9,933,179	2,728,862	12,662,041	17,949,734	141.8%
2036	9,627,600				19,965,563	207.4%	9,627,600	2,678,666	12,306,266	19,965,563	162.2%
2037	9,291,065				20,407,744	219.6%	9,291,065	2,593,981	11,885,046	20,407,744	171.7%
2038	8,900,409				21,856,113	245.6%	8,900,409	2,479,599	11,380,008	21,856,113	192.1%
2039	8,462,901				22,832,890	269.8%	8,462,901	2,370,937	10,833,838	22,832,890	210.8%
2040	7,995,738				23,538,404	294.4%	7,995,738	2,237,516	10,233,254	23,538,404	230.0%
2041-2050	52,890,971				218,955,558	414.0%	52,890,971	15,141,228	68,032,199	218,955,558	321.8%
2051+	22,284,420				151,173,258	678.4%	22,284,420	6,425,264	28,709,685	151,173,258	526.6%
Total Projected Future	304,382,980				640,991,308	210.6%	304,382,980	82,068,108	386,451,089	640,991,308	165.9%
PV Projected Future	164,745,348				240,324,031	145.9%	164,745,348	43,128,292	207,873,640	240,324,031	115.6%
Lifetime valued as of 12/31/15	234,560,674				250,143,828	106.6%	234,560,674	43,128,292	277,688,965	250,143,828	90.1%

**31 PA Code Section 89a.118(b) (9/16/2002 & later)
58/85 Loss Ratio Test:**

Total Initial Premium x 58%	234,560,674	x 0.58 =	136,045,191
Plus Increased Premium x 85%	43,128,292	x 0.85 =	36,659,048
Minimum PV Incurred Claims			172,704,239
Lifetime PV Incurred Claims			250,143,828
			Passes Test

Additional requested information:
Active Life Reserve as of 12/31/15 = \$36,811,864
This is not included in incurred claims.

Present and accumulated values based on 4% interest, which is an average of max valuation interest rates for the issue years of these forms.
Valued as of 12/31/2015.

Exhibit 1: Historical and Projected Loss Ratios - Nationwide
 Northwestern Long Term Care - Quiet Care (TT.LTC.(1010) & TT.LTC.ML.(1010))

Year	Future Experience Assumes No Rate Increase					Future Experience Assumes a Rate Increase in 2017					
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
2010											
2011	44,773,297	3,424	747,695	226,086	977,205	2.2%					
2012	128,229,628	122,814	2,216,348	513,171	2,852,332	2.2%					
2013	180,966,144	369,186	2,216,494	419,578	3,005,259	1.7%					
2014	194,257,880	749,933	4,579,711	631,972	5,961,615	3.1%					
2015	190,426,548	1,256,475	4,342,898	820,953	6,420,326	3.4%					
Total Past (2010-2015)	738,653,496				19,216,737	2.6%	738,653,496		738,653,496	19,216,737	2.6%
Accumulated Past	800,349,283				20,623,057	2.6%	800,349,283		800,349,283	20,623,057	2.6%
Projected Future											
2016	193,852,972				11,939,858	6.2%	193,852,972		193,852,972	11,939,858	6.2%
2017	194,289,360				15,841,089	8.2%	194,289,360	51,083,798	245,373,159	15,841,089	6.5%
2018	195,560,070				19,317,209	9.9%	195,560,070	51,484,829	247,044,899	19,317,209	7.8%
2019	197,392,383				24,986,559	12.7%	197,392,383	51,980,697	249,373,080	24,986,559	10.0%
2020	199,733,969				30,387,973	15.2%	199,733,969	52,351,194	252,085,163	30,387,973	12.1%
2021	197,626,778				35,249,868	17.8%	197,626,778	50,483,038	248,109,815	35,249,868	14.2%
2022	185,710,884				42,669,759	23.0%	185,710,884	45,352,115	231,062,999	42,669,759	18.5%
2023	171,579,786				50,230,116	29.3%	171,579,786	44,650,684	216,230,470	50,230,116	23.2%
2024	175,297,701				61,038,107	34.8%	175,297,701	45,653,680	220,951,381	61,038,107	27.6%
2025	179,280,618				70,319,089	39.2%	179,280,618	46,648,738	225,929,356	70,319,089	31.1%
2026	183,144,297				82,454,460	45.0%	183,144,297	47,572,435	230,716,732	82,454,460	35.7%
2027	187,131,847				95,625,520	51.1%	187,131,847	48,644,652	235,776,498	95,625,520	40.6%
2028	190,949,724				110,726,080	58.0%	190,949,724	49,713,648	240,663,372	110,726,080	46.0%
2029	194,711,544				127,144,155	65.3%	194,711,544	50,718,831	245,430,375	127,144,155	51.8%
2030	198,109,598				147,633,263	74.5%	198,109,598	51,707,876	249,817,475	147,633,263	59.1%
2031	201,197,177				168,183,198	83.6%	201,197,177	52,513,786	253,710,964	168,183,198	66.3%
2032	203,825,987				190,894,251	93.7%	203,825,987	53,047,706	256,873,693	190,894,251	74.3%
2033	205,594,584				215,694,500	104.9%	205,594,584	53,672,631	259,267,215	215,694,500	83.2%
2034	206,444,849				244,605,093	118.5%	206,444,849	53,958,778	260,403,627	244,605,093	93.9%
2035	206,243,454				268,740,465	130.3%	206,243,454	53,788,076	260,031,531	268,740,465	103.3%
2036	204,799,994				304,508,428	148.7%	204,799,994	53,477,759	258,277,752	304,508,428	117.9%
2037	202,204,422				331,436,987	163.9%	202,204,422	53,089,358	255,293,780	331,436,987	129.8%
2038	198,622,348				363,823,181	183.2%	198,622,348	52,402,705	251,025,053	363,823,181	144.9%
2039	194,070,112				396,344,777	204.2%	194,070,112	51,421,157	245,491,268	396,344,777	161.4%
2040	188,659,207				425,692,830	225.6%	188,659,207	50,250,509	238,909,716	425,692,830	178.2%
2041-2050	1,454,092,716				5,239,727,837	360.3%	1,454,092,716	387,481,923	1,841,574,639	5,239,727,837	284.5%
2051+	961,066,558				6,966,069,373	724.8%	961,066,558	256,594,757	1,217,661,315	6,966,069,373	572.1%
Total Projected Future	7,271,192,941				16,041,284,025	220.6%	7,271,192,941	1,859,745,359	9,130,938,300	16,041,284,025	175.7%
PV Projected Future	3,722,948,348				4,795,916,466	128.8%	3,722,948,348	924,233,604	4,647,181,952	4,795,916,466	103.2%
Lifetime valued as of 12/31/15	4,523,297,631				4,816,539,523	106.5%	4,523,297,631	924,233,604	5,447,531,235	4,816,539,523	88.4%

**31 PA Code Section 89a.118(b) (9/16/2002 & later)
 58/85 Loss Ratio Test:**

Total Initial Premium x 58%	4,523,297,631	x 0.58 =	2,623,512,626
Plus Increased Premium x 85%	924,233,604	x 0.85 =	785,598,563
Minimum PV Incurred Claims			3,409,111,190
Lifetime PV Incurred Claims			4,816,539,523
			Passes Test

Additional requested information:

Active Life Reserve as of 12/31/15 = \$646,156,244
 This is not included in incurred claims.

Present and accumulated values based on 4% interest, which is an average of max valuation interest rates for the issue years of these forms.
 Valued as of 12/31/2015.

Exhibit 1: Historical and Projected Loss Ratios - Pennsylvania
Northwestern Long Term Care - Quiet Care (TT.LTC.(1010) & TT.LTC.ML.(1010))

Year	Future Experience Assumes No Rate Increase						Future Experience Assumes a Rate Increase in 2017				
	Earned Premium	Paid Claims	Claim Reserve Incr (rptd)	Claim Reserve Incr (unrptd)	Incurred Claims	Loss Ratio	Initial Premium	Increased Premium	Total Premium	Incurred Claims	Loss Ratio
2010											
2011	592,099	0	0	0	0	0.0%					
2012	2,496,586	28,825	320,252	89,921	438,998	17.6%					
2013	4,041,472	17,178	(203,203)	(55,391)	(241,417)	-6.0%					
2014	4,114,287	7,607	359,236	111,143	477,986	11.6%					
2015	4,010,883	81,944	9,786	46,139	137,869	3.4%					
Total Past (2010-2015)	15,255,327				813,436	5.3%	15,255,327		15,255,327	813,436	5.3%
Accumulated Past	16,482,060				884,854	5.4%	16,482,060		16,482,060	884,854	5.4%
Projected Future											
2016	4,178,725				181,956	4.4%	4,178,725		4,178,725	181,956	4.4%
2017	4,205,652				291,985	6.9%	4,205,652	1,096,404	5,302,057	291,985	5.5%
2018	4,247,495				457,279	10.8%	4,247,495	1,102,925	5,350,421	457,279	8.5%
2019	4,303,210				564,938	13.1%	4,303,210	1,118,835	5,422,046	564,938	10.4%
2020	4,363,111				738,078	16.9%	4,363,111	1,140,981	5,504,092	738,078	13.4%
2021	4,430,911				866,099	19.5%	4,430,911	1,112,489	5,543,400	866,099	15.6%
2022	4,156,571				1,064,782	25.6%	4,156,571	1,040,909	5,197,480	1,064,782	20.5%
2023	4,061,126				1,296,490	31.9%	4,061,126	1,055,601	5,116,727	1,296,490	25.3%
2024	4,180,444				1,400,403	33.5%	4,180,444	1,086,893	5,267,337	1,400,403	26.6%
2025	4,302,405				1,570,921	36.5%	4,302,405	1,118,499	5,420,904	1,570,921	29.0%
2026	4,423,054				1,987,094	44.9%	4,423,054	1,152,441	5,575,495	1,987,094	35.6%
2027	4,545,579				2,247,856	49.5%	4,545,579	1,187,248	5,732,827	2,247,856	39.2%
2028	4,674,297				2,581,340	55.2%	4,674,297	1,219,610	5,893,907	2,581,340	43.8%
2029	4,796,868				2,865,024	59.7%	4,796,868	1,251,139	6,048,007	2,865,024	47.4%
2030	4,908,160				3,510,577	71.5%	4,908,160	1,287,517	6,195,677	3,510,577	56.7%
2031	5,013,162				3,872,050	77.2%	5,013,162	1,312,437	6,325,599	3,872,050	61.2%
2032	5,104,613				4,334,375	84.9%	5,104,613	1,341,855	6,446,468	4,334,375	67.2%
2033	5,183,449				4,944,996	95.4%	5,183,449	1,361,389	6,544,837	4,944,996	75.6%
2034	5,236,581				5,752,820	109.9%	5,236,581	1,379,778	6,616,359	5,752,820	86.9%
2035	5,251,600				6,157,160	117.2%	5,251,600	1,387,893	6,639,493	6,157,160	92.7%
2036	5,242,374				7,295,183	139.2%	5,242,374	1,385,074	6,627,447	7,295,183	110.1%
2037	5,191,386				7,689,983	148.1%	5,191,386	1,377,018	6,568,404	7,689,983	117.1%
2038	5,116,347				8,398,496	164.2%	5,116,347	1,348,688	6,465,035	8,398,496	129.9%
2039	5,005,783				8,730,511	174.4%	5,005,783	1,329,397	6,335,180	8,730,511	137.8%
2040	4,875,282				9,836,470	201.8%	4,875,282	1,278,351	6,153,633	9,836,470	159.8%
2041-2050	36,774,768				122,285,269	332.5%	36,774,768	9,697,890	46,472,658	122,285,269	263.1%
2051+	20,263,640				129,444,560	638.8%	20,263,640	5,451,795	25,715,435	129,444,560	503.4%
Total Projected Future	174,036,593				340,366,696	195.6%	174,036,593	44,623,054	218,659,648	340,366,696	155.7%
PV Projected Future	88,551,503				106,652,577	120.4%	88,551,503	22,073,961	110,625,464	106,652,577	96.4%
Lifetime valued as of 12/31/15	105,033,563				107,537,431	102.4%	105,033,563	22,073,961	127,107,524	107,537,431	84.6%

31 PA Code Section 89a.118(b) (9/16/2002 & later)
58/85 Loss Ratio Test:

Total Initial Premium x 58%	105,033,563	x 0.58 =	60,919,466
Plus Increased Premium x 85%	22,073,961	x 0.85 =	18,762,867
Minimum PV Incurred Claims			79,682,333
Lifetime PV Incurred Claims			107,537,431
			Passes Test

Additional requested information:

Active Life Reserve as of 12/31/15 = \$11,410,755
This is not included in incurred claims.

Present and accumulated values based on 4% interest, which is an average of max valuation interest rates for the issue years of these forms.
Valued as of 12/31/2015.

Inforce Policies and Premium

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annual premium that will be affected by this rate increase in your state and nationwide.

RR.LTC.(0798) RR.LTC.ML.(0798)	Number of Policies	2015 Annual Premium	Average Premium Before Rate Increase	Average Premium After Rate Increase	Average Rate Increase
Nationwide	11,258	\$31,496,371	\$2,798	\$3,570	27.6%
Pennsylvania	417	\$1,037,191	\$2,487	\$3,115	25.2%

These forms were sold in Pennsylvania from December 1998 to March 2002.

Inforce Policies and Premium

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annual premium that will be affected by this rate increase in your state and nationwide.

RS.LTC.(1101) RS.LTC.ML.(1101) RS.LTC.(0708) RS.LTC.ML.(0708)	Number of Policies	2015 Annual Premium	Average Premium Before Rate Increase	Average Premium After Rate Increase	Average Rate Increase
Nationwide	94,918	\$237,478,102	\$2,502	\$3,184	27.3%
Pennsylvania	2,933	\$7,192,676	\$2,452	\$3,113	26.9%

Forms RS.LTC.(1101) and RS.LTC.ML.(1101) were sold in Pennsylvania from March 2002 to February 2009.

Forms RS.LTC.(0708) and RS.LTC.ML.(0708) were sold in Pennsylvania from February 2009 to April 2011.

Inforce Policies and Premium

The table below summarizes, as of 12/31/2015, the number of policies inforce and their 2015 annual premium that will be affected by this rate increase in your state and nationwide.

TT.LTC.(1010) TT.LTC.ML.(1010)	Number of Policies	2015 Annual Premium	Average Premium Before Rate Increase	Average Premium After Rate Increase	Average Rate Increase
Nationwide	74,594	\$191,601,767	\$2,569	\$3,252	26.6%
Pennsylvania	1,611	\$4,106,827	\$2,549	\$3,220	26.3%

These forms were sold in Pennsylvania from April 2011 to March 2013.

Northwestern Long Term Care Insurance Company

Premium Calculation

A = The **base premium rate** per \$10 of daily benefit based on the age, plan, benefit period, and beginning date.

B = The **add-on premium rate** per \$10 of daily benefit for the **automatic benefit increase option**.

C = The **add-on premium rate** per \$10 of daily benefit for the **automatic additional purchase benefit option**.

D = The **shortened benefit period premium rate for the base** per \$10 of daily benefit based on the age, plan, benefit period, and beginning date.

E = The **add-on shortened benefit period premium rate** per \$10 of daily benefit for the **automatic benefit increase option**.

F = The **add-on shortened benefit period premium rate** per \$10 of daily benefit for the **automatic additional purchase benefit option**.

G = The number of \$10 units (daily benefit/10).

H = The multi-life discount factor (0.95 if applicable, 1.0 otherwise).

I = The premium modal factor (1.0 for annual, 0.512 for semi-annual, 0.259 for quarterly, 0.087 for monthly).

J = The spousal discount factor (0.85 if applicable, 1.0 otherwise).

K = The **Survivorship Benefit premium percentage** that is based on the age, and the additional benefits that are present on the policy.

For each component (A through F)*, calculate the modal premium:

- Multiply the premium rate by the multi-life discount factor (H).
- Round the result to the nearest penny.
- Multiply the result by the number of \$10 units (G).
- Multiply the result by the premium modal factor (I).
- Multiply the result by the spousal discount factor (J).
- Round the result for the component to the nearest penny.
- Repeat these steps for all the applicable components A-F.
- For example, round (AxH) to the nearest penny. Then multiply this number times (GxIxJ). This is the final number to be summed for each component.

The total modal premium without the Survivorship Benefit is the sum of each of the individual components.

When the policy has the Survivorship Benefit, the following additional steps are performed to calculate the modal Survivorship Benefit Premium:

- Calculate the total modal premium for the policy using the procedure outlined above. However, do not include any premium for the Paid-Up Nonforfeiture Benefit.
- Multiply the result by the Survivorship Benefit premium percentage (K).
- Round this result to the nearest penny.

The total modal premium for the policy including the Survivorship Benefit is the sum of the total modal premium without the Survivorship Benefit and the modal Survivorship Benefit premium.

* Not all components will be applicable to all contracts.

**NORTHWESTERN LONG TERM CARE INSURANCE COMPANY
720 EAST WISCONSIN AVENUE
MILWAUKEE, WISCONSIN 53202**

*LONG-TERM CARE INSURANCE GROSS PREMIUMS
TT SERIES - FEBRUARY, 2010*

Annual Premiums per \$100 of Long-Term Care Monthly Benefit

I. Premium Calculation

II. Basic Benefit and Indexing Options Benefits

Forms TT.LTC.(1010), TT.LTC.ML.(1010), TT.LTC.ABI.(1010), TT.LTC.APB.(1010)

Nursing Home Benefit	Home Care & Adult Day Care Benefit	Elimination Period	Benefit Period	Payment Plan	Page
\$100	\$100	12	All	Lifetime	TT-R-1
\$100	\$100	12	All	10 Pay	TT-R-3
\$100	\$100	12	All	To Age 65	TT-R-5

III. Paid-Up Nonforfeiture Benefit

Form TT.LTC.NFB.(1010)

Nursing Home Benefit	Home Care & Adult Day Care Benefit	Elimination Period	Benefit Period	Payment Plan	Page
\$100	\$100	12	All	Lifetime	TT-R-6

IV. Survivorship Benefit

Form TT.LTC.SB.(1010)

Premium Percentages	Page
All	TT-R-8

Northwestern Long Term Care Insurance Company

Premium Calculation

The policy level premium is calculated as the sum of the individual benefit level premiums included in the policy. The attached rate tables include undiscounted rates with a 12 week elimination period and are given per \$100 of monthly benefit.

1. The first step is to obtain the correct benefit level premium rates applicable to the policy. The benefit level premium rates are per \$100 of monthly benefit and vary based on the premium paying period, issue age, indexing option, and benefit period.
 - Multiply each benefit level premium rate by the appropriate elimination period factor. The elimination period factors are listed below. Round the result to the nearest dime.

Option	Elimination Period Factor
6 Week	1.15
12 Week	1.00
25 Week	0.91
52 Week	0.75

- If the policy is an Automatic Benefit Increase (ABI) policy with an indexing option other than 5%, multiply each benefit level premium rate (after adjusting for the elimination period) by the appropriate indexing percentage, divided by the 5% to obtain the correct ABI premium rate. Do not round the result.
- If the policy is classified, the classified extra premium rate is calculated by taking the standard premium rate for each benefit level premium (after adjusting for the elimination period and ABI indexing percentage) multiplied by the appropriate classified extra premium factor. The classified extra premium factors are listed below. Round to the nearest penny.

Option	Classified Extra Premium Factor
Class 1	0.35
Class 2	0.70

2. In steps three through six, calculate each benefit level premium separately. In later steps, the benefit level premiums will be summed to obtain the policy level premium.
3. Multiply the benefit level premium rate by the multi-life discount factor. The multi-life discount factors are listed below. Round the result to the nearest penny.

Option	Multi-life Discount Factor
Multi-life discount	0.95
No Multi-life discount	1.00

4. Multiply the result in number three by the hundreds of dollars of maximum monthly limit (maximum monthly limit divided by 100). For example, a policy with \$5,000 maximum monthly limit would translate into \$50 hundreds ($\$5,000/100 = \50). Do not round the result.
5. Multiply the result in number four by the premium modal factor. The modal factors are listed below. Do not round the result.

Option	Premium Modal Factor
Annual	1.000
Semi-Annual	0.512
Quarterly	0.259
Monthly	0.087

6. Multiply the result in number five by the spousal/companion discount factor. The spousal discount factors are listed below. Round the result to the nearest penny. This is the adjusted benefit level premium.

Option	Spousal/Companion Discount Factor
Single	1.00
One Insured	0.85
Two Insured	0.70

7. Repeat steps three through six for each benefit level premium included in the policy.
8. If the policy does not include the Survivorship Benefit, the policy level premium is the sum of the adjusted benefit level premiums. If the policy includes the Survivorship Benefit, continue to step nine.
9. If the policy includes the Survivorship Benefit, sum the adjusted benefit level premiums excluding the Paid-Up Non-Forfeiture Benefit level premiums.
10. Multiply the sum in number nine by the applicable Survivorship Benefit premium percentage found in the tables. The correct Survivorship Benefit premium percentage can be found according to age and indexing type. Round this result to the nearest penny. This is the Survivorship Benefit level premium.
11. The policy level premium for a policy that includes the Survivorship Benefit is the sum of the adjusted benefit level premiums (including the Paid-Up Non-Forfeiture Benefit level premiums) and the Survivorship Benefit level premium.

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

EXPERIENCE EXHIBITS

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1. Morbidity

NLTC has a young block of business with limited claims experience. There have only been about 1,900 total claims nationwide from product inception (1998) through 12/31/15 that have met the elimination period. Our claims experience has been in the early durations (exposure weighted average duration = 5) and younger attained ages (exposure weighted average attained age = 58), with virtually no claims experience at attained ages 80+ where the bulk of LTC claims are expected to occur and the true financial cost of LTC insurance will ultimately be realized. Therefore, we have not relied on our own internal claims experience to develop the morbidity assumptions used in this rate increase filing (or any new issue filing to date). Instead, we have relied on the 2014 Milliman Guidelines (as described in the Actuarial Memorandum) for our current morbidity assumptions and attribute all credibility to those assumptions.

Even though our own internal morbidity experience is not credible, we do monitor our own emerging experience and compare it to the 2014 Milliman Guidelines, which have been adjusted for our product design, underwriting and claims administration practices.

As shown in Exhibit 1 below our limited experience has been consistent with the 2014 Milliman Guidelines when comparing overall cash claim payments. Cash claims is the combination of claim incidence, resolution and utilization and represents the overall cash impact on our financials. As shown, our total cash claim payments to date are in line with the 2014 Milliman Guidelines with an overall actual-to-expected (A/E) ratio of 105%, which does not call into question the use of the 2014 Milliman Guidelines and attributing all credibility to those assumptions.

For context, the 2014 Milliman Guidelines are based on \$18 billion of cash claims while NLTC has paid only \$174 million in cash claims (adjusted for IBNR) since inception, which is less than 1% of the experience that the 2014 Milliman Guidelines are based on.

To maximize the actual experience in the following exhibits all NLTC experience from the inception of the product line through 12/31/15 is included (even the experience of policy forms where no increase is being requested).

Exhibit 1 - Actual to Current Expected Cash Claims

Actual = NLTC Inception through 12/31/15
 Expected = Current Assumptions (2014 Milliman)
 Nationwide

Calendar			
Year	Actual	Expected	A / E
Pre-2005	1,100,424	1,271,672	87%
2005	1,720,079	2,045,659	84%
2006	2,975,789	3,107,285	96%
2007	4,681,469	4,521,852	104%
2008	6,369,552	6,365,118	100%
2009	9,509,582	8,703,030	109%
2010	13,398,062	11,587,755	116%
2011	17,307,568	15,115,101	115%
2012	21,120,117	19,394,042	109%
2013	25,831,290	24,588,820	105%
2014	31,078,581	30,791,533	101%
2015*	39,040,149	38,073,677	103%
Total	174,132,661	165,565,545	105%

* Includes an adjustment for incurred but not reported (IBNR)

In addition to the aggregate cash claims, comparisons of actual experience to the 2014 Milliman Guideline morbidity assumptions by component (incidence, resolutions and utilization) are also provided in the following exhibits.

Claim incidence rates are a fundamental morbidity measure indicating the rate at which insureds go on claim. A policy is considered to be a claim once the elimination period is met. An A/E claim incidence ratio above 100% means there have been more actual incidences of claims for that period than the expected basis would have anticipated (and vice versa). However, since our NLTC policies are reimbursement products, a higher number of claims alone does not mean there will ultimately be a higher dollar amount of claim payments made.

Exhibit 2 - Actual to Current Expected Claim Incidence

Actual = NLTC Inception through 12/31/15
 Expected = Current Assumptions (2014 Milliman)
 Nationwide

Policy Year	Issue Ages									
	< 50		50-59		60-69		> 69		All	
	Actual Claims	A / E								
1-3	9	63%	48	72%	57	50%	58	59%	172	59%
4-6	15	90%	77	80%	136	76%	157	91%	385	83%
7-9	13	74%	69	60%	188	86%	256	123%	526	94%
10+	7	40%	96	72%	375	109%	333	119%	811	103%
Total	44	67%	290	70%	756	89%	804	106%	1,894	90%
Exposure Years	334,294		651,827		363,472		50,616		1,400,209	
	24%		47%		26%		4%		100%	

Claim resolutions are another fundamental morbidity measure that indicates the percentage of claimants remaining on claim each month after the elimination period has been met. Similar to claim incidence rates, claim resolution rates are on a count basis. Claim resolution rates lower than expected indicate that claimants are staying on claim longer than the expected basis would have anticipated (and vice versa). However, since our NLTC policies are reimbursement products, a lower resolutions rate alone does not mean there will ultimately be a higher dollar amount of claim payments made.

Exhibit 3 - Actual to Current Expected Claim Resolutions

Actual = NLTC Inception through 12/31/15
 Expected = Current Assumptions (2014 Milliman)
 Nationwide

Claim Month	Actual Resolutions	A / E
1-6	286	80%
7-12	186	87%
13-18	105	68%
19-24	93	76%
25-30	59	66%
31-36	77	95%
37-42	42	64%
43-48	28	61%
49-54	24	78%
55-60	21	65%
61+	44	80%
Total	965	77%

Claim utilization measures the percentage of the maximum available benefit reimbursed each day/month a policy is on claim. Since our LTC policies are reimbursement products we do not expect insureds to use 100% of the maximum available benefit while on claim. Low claim utilization can help offset higher claim incidence or lower claim resolution (or vice versa). Claim utilization is the only morbidity fundamental measured on a dollar basis.

Exhibit 4 - Actual to Current Expected Claim Utilization

Actual = NLTC Inception through 12/31/15
 Expected = Current Assumptions (2014 Milliman)
 Nationwide

Policy Year	Actual Paid Claims*	Actual Utilization	Expected Utilization	A / E
1-3	2,442,742	54%	71%	76%
4-6	18,393,536	58%	74%	79%
7-9	43,941,364	64%	75%	85%
10+	109,355,019	66%	78%	86%
Total	174,132,661	65%	76%	85%

* Includes an adjustment for incurred but not reported (IBNR)

2. Terminations (Mortality & Lapses)

In determining our mortality assumption, we have not relied directly on an analysis of our own reported LTC deaths for several reasons.

- Deaths tend to be underreported for LTC, so the deaths we do observe are not necessarily a good representation of actual true mortality.
- We only have younger attained age experience, and we know the majority of our deaths will occur (and the financial impact will be felt) at older attained ages where we have very little, if any, experience to-date.
- Although we have seen a little over 4,000 total reported deaths since inception, the majority of those deaths are in the early policy durations where lapses dominate our total terminations by far. For example, about 3,000 of our reported deaths are in the first 10 policy durations, during which time there were a total of nearly 35,000 lapses. Given the large difference it is difficult to separate out true mortality from the total terminations.

A large portion of our LTC policyowners also own life insurance. Therefore, in lieu of relying directly on our own LTC reported deaths to develop our mortality assumption we have instead relied on an analysis of the life insurance class that those LTC policyowners were issued as a primary input into our mortality assumption. We have over 150 years of mortality experience with our life insurance block and consider that experience fully credible.

With recent analysis done in 2015 we were able to match nearly 120,000 LTC policies to life insurance policies, which was over half of our inforce LTC block at that time. We believe that this represents the best estimate of the expected mortality for these policyowners and the analysis resulted in significantly better expected mortality than originally assumed.

Additional analysis was performed to determine the estimated mortality for those LTC policies that did not purchase life insurance by conducting life underwriting on a sampling of a few hundred LTC policies to estimate the overall expected mortality for those policies. Our final overall mortality assumption was based on the analysis above, as well as actuarial judgment, and ended up between the matched and unmatched policy analysis.

Our lapse assumption was set to result in an overall total termination assumption that was in-line with our overall total termination experience to date, given the mortality assumption described above.

For the reasons stated above we do not believe it is valuable, at least at this point, to rely on detailed comparisons of actual reported to expected deaths or lapses either in total or by segments. Even if our individual mortality or lapse experience is a bit different from our expected assumptions in isolation, what matters is that they are reasonable in total, which they are.

Although we do not rely directly on an analysis of our own reported deaths or lapses in isolation to determine our assumptions, we do compare emerging total termination experience to total expected terminations to ensure that we are in line overall. In Exhibit 5 we have provided an actual to current expected comparison of mortality, lapses, and total terminations by policy duration. To maximize the actual experience in the exhibit all NLTC experience from the inception of the product line through 12/31/15 is included (even the experience of policy forms where no increase is being requested).

Since our total termination A/E ratio is about 99% overall, we feel comfortable with our lapse and mortality assumptions. Note that as mentioned above, deaths tend to be underreported for LTC, and thus it is not surprising that the A/E's for mortality tend to be less than 100% and greater than 100% for lapses.

Exhibit 5 - Actual to Current Expected Total Terminations

Actual = NLTC Inception through 12/31/15

Expected = Current Assumptions

Nationwide

Policy Year	Actual Lapses	A / E	Actual Deaths	A / E	Total Terms.	A / E
1	8,681	100%	154	39%	8,835	97%
2	9,625	102%	251	59%	9,876	100%
3	5,710	93%	309	72%	6,019	92%
4	3,750	98%	355	86%	4,105	97%
5	2,405	96%	348	86%	2,753	95%
6	1,720	102%	335	84%	2,055	98%
7	1,211	105%	326	83%	1,537	99%
8	873	105%	326	84%	1,199	98%
9	598	194%	341	93%	939	139%
10	414	169%	296	87%	710	121%
11	315	167%	312	100%	627	125%
12	196	140%	243	89%	439	106%
13	128	130%	215	93%	343	104%
14	94	148%	176	96%	270	110%
15	60	154%	143	106%	203	117%
16	27	134%	85	100%	112	106%
17	10	152%	32	91%	42	101%
Total	35,817	101%	4,247	82%	40,064	99%

Northwestern Long Term Care Insurance Co.
NAIC # 860-69000
FEIN # 36-2258318

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September 30, 2016

This filing contains proposed rate increases for several of our inforce LTC blocks of business. These guaranteed renewable products include lifetime pay and limited pay (for TT.LTC.(1010) only) premiums with benefit period offerings of three years, six years and lifetime.

This is the first time we have raised rates on inforce policies and we don't make this decision lightly. However, we believe that in the best interest of all of our policyowners, this action is prudent to sustain the financial well being of the product line, and to strengthen our ability to pay future claims. The requested rate increase on average for these policy forms is 27% of premium and will become effective on the next policy anniversary date after receiving state approval and following a 60-day policyowner notification period.

Updated Assumptions

The requested rate increase is due to people living longer, holding onto their policies longer, going on claim more frequently, and staying on claim longer than originally assumed. We have included a summary of assumptions for the proposed filing compared to the original pricing assumptions for the policy forms impacted.

Since our LTC block of business is relatively young and thus lacks credibility, we rely on Milliman to provide us with credible industry claims data which we use to set our expectations around future morbidity. We recently received the updated 2014 Milliman Guidelines which are the basis for this rate filing's morbidity assumptions. We have compared our own very limited claims data to these new guidelines and, in total, our claims data is in line with these assumptions. However, claim costs for the policy forms covered by this filing are higher than originally assumed.

The mortality and lapse assumptions for this filing are based on current experience. As part of determining our mortality assumption for this filing, we performed an updated analysis of our anticipated LTC mortality based on the underwriting classification of our LTC insureds who have also bought life insurance through Northwestern Mutual (NM). In addition, we performed an analysis of the expected mortality for insureds who did not previously purchase a NM life insurance product. The mortality experience study resulted in lower expected mortality rates than originally assumed for these policy forms. The lapse assumptions for this filing are based on actual lapse experience, which is lower than originally assumed for these policy forms.

There are morbidity, mortality and lapse experience exhibits included in this filing to support our current assumptions outlined in the Actuarial Memorandum.

Policyowner Options

We understand that an inforce rate increase may be difficult for our policyowners, so that is why we are offering several options for reducing coverage if they decide not to maintain their current coverage level. These options include decreasing their benefit period, decreasing their maximum monthly or daily limit (MML/MDL), decreasing their inflation percentage or dropping it altogether, increasing their elimination period, dropping any additional benefits, or some combination of these benefit reduction options.

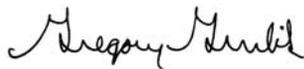
Even though this rate increase does not meet the definition of a substantial premium increase under the NAIC LTC Model Regulation for the majority of policies involved, we are providing the Contingent Non-forfeiture Benefit to all policyowners with the lifetime premium payment period who do not pay their premiums within 120 days of their rate increase premium due date. This paid up benefit would be equal to the sum of premiums paid from issue. Policyowners with limited pay premium payment periods have the NAIC's optional Non-forfeiture Benefit automatically included in their policies, and will be administered under the provisions of that feature.

Policyowner Notification Letter

To help our policyowners plan for this rate increase, we will be sending out a policyowner notification letter at least 65 days prior to the policyowner's policy anniversary date on which the rate increase will take effect. This will satisfy the required rate increase notification and consumer disclosure elements outlined in the revised NAIC model regulation, model bulletin, and Guidance Manual within the mandatory timeframes for notice and policyowner action. In addition, this letter will lay out policyowner options for maintaining or reducing their premiums and the resulting impact each option has on their premium. This additional information will help our clients to make an informed decision regarding their rate increase. A sample of the letter is included in this filing.

After a thorough review of this filing, we hope that you agree that the proposed rates are justified and appropriate in order to provide us with a prompt approval. Please review the additional supporting materials included in this filing and feel free to let me know if you have any additional questions or concerns.

Sincerely,



Gregory Gurlik, FSA, MAAA
Actuary

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u> QuietCare RR	<u>Policy Form Number</u> RR.LTC.ML.(0798)	<u>Issue Date Range*</u> August 1998 – March 2002 (*see exhibit 2 for state's range)
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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 28% with the rate increase varying by benefit period. The requested rate increase for 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new business rates. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the pre-rate stability rule outlined in the NAIC LTC Model Bulletin ensuring no less than an 80% loss ratio on the rate increase portion, while applying 60% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the form specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 28% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

We have not requested any previous rate increases on this policy form, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 40-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 1%, 2%, 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit is also available. This benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 40 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1983 Individual Annuitant Mortality (83 IAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (83 IAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.400%
2	4.300%
3	3.200%
4	2.500%
5	2.000%
6	1.600%
7	1.300%
8	1.100%
9	0.500%
10+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	36%
57	20%	26%
62	35%	21%
67	25%	12%
72	10%	4%
77	5%	1%

Average issue age = 57.2

Distribution of Business by Plan:

<u>Benefit Period</u> <u>(Years)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
3	20%	8%
6	45%	24%
Lifetime	35%	68%
<u>Elimination Period</u> <u>(Weeks)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
12	60%	89%
25	40%	11%
<u>Home & Community</u> <u>Care %</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
100%	80%	87%
50%	20%	13%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
Male	40%	44%
Female	60%	56%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
None	60%	20%
Automatic Benefit Increase	5%	9%
Automatic Additional Purchase Benefit	35%	71%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by

M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following

policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. The discount was available to members and spouses.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan increased by 10%. A one-year preliminary term method with 1983 Individual Annuitant Mortality (IAM) and 4.0% interest is used. Lapse rates are included in the reserve calculations. Specifically, the following formula for total termination rates (TTRs) is used:

TTR = Lessor of: a) 1983 IAM plus lessor of:
i) 8% for durations 1-4
4% for duration 5 and later; or
ii) 80% of pricing lapse rate;
And
b) 80% of pricing total termination rate.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 1. The LTC active life reserve, and
 2. The lapse benefitplus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.490	0.410	0.363	0.300	0.353	0.295	0.262	0.216
65	1.260	1.046	1.347	1.125	0.911	0.756	0.974	0.813
75	4.875	4.012	6.145	5.181	3.801	3.128	4.791	4.040
85	19.920	16.313	28.874	24.483	17.046	13.958	24.708	20.950
95	41.378	32.595	69.591	58.301	37.475	29.518	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.851	0.719	0.625	0.525	0.612	0.517	0.450	0.378
65	2.109	1.765	2.294	1.935	1.524	1.276	1.658	1.398
75	7.675	6.340	10.395	8.809	5.984	4.942	8.105	6.868
85	30.332	24.875	48.226	40.897	25.953	21.282	41.265	34.992
95	59.342	46.904	108.557	90.552	53.741	42.472	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.375	1.181	1.136	0.979	0.990	0.850	0.818	0.704
65	3.285	2.798	3.940	3.394	2.374	2.022	2.847	2.452
75	11.138	9.361	16.763	14.433	8.684	7.298	13.070	11.252
85	42.480	35.460	74.112	63.701	36.348	30.339	63.415	54.503
95	83.314	67.683	160.085	135.830	75.451	61.290	144.980	123.005

Appendix I – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.527	0.447	0.390	0.327	0.379	0.322	0.281	0.236
65	1.353	1.140	1.447	1.226	0.978	0.824	1.046	0.886
75	5.226	4.363	6.608	5.651	4.075	3.402	5.153	4.406
85	21.329	17.718	31.070	26.708	18.251	15.161	26.587	22.853
95	44.088	35.266	74.748	63.474	39.930	31.937	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.959	0.823	0.704	0.601	0.690	0.592	0.506	0.432
65	2.364	2.010	2.579	2.209	1.709	1.453	1.864	1.597
75	8.526	7.148	11.682	10.044	6.647	5.572	9.108	7.831
85	33.514	27.882	54.115	46.519	28.677	23.856	46.304	39.802
95	64.772	52.001	120.566	101.893	58.659	47.088	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.716	1.496	1.513	1.326	1.235	1.076	1.089	0.955
65	4.002	3.460	5.092	4.457	2.892	2.500	3.680	3.221
75	13.038	11.114	20.808	18.164	10.166	8.665	16.224	14.162
85	48.818	41.308	88.953	77.391	41.772	35.343	76.115	66.218
95	93.605	77.174	185.294	159.084	84.772	69.886	167.812	144.065

Appendix II – Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.770	0.688	1.083	0.976	1.512	1.369
65	1.834	1.629	2.371	2.114	3.027	2.704
75	5.805	5.048	7.144	6.234	8.822	7.705
85	16.651	14.198	19.544	16.653	23.594	20.104
95	31.600	26.015	36.331	29.937	43.508	35.866

HCC at 100%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.766	0.687	1.112	1.008	1.660	1.517
65	2.400	2.165	3.332	3.030	4.618	4.212
75	7.775	7.032	10.580	9.601	14.000	12.711
85	27.370	24.891	36.585	33.129	46.284	41.794
95	42.702	37.749	54.880	48.667	68.377	60.410

HCC at 50%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.607	0.543	0.711	0.694	0.996	0.899
65	1.338	1.185	1.611	1.436	2.018	1.800
75	4.614	4.029	5.557	4.871	6.802	5.961
85	13.677	11.752	15.871	13.662	19.160	16.495
95	27.662	22.905	31.664	26.285	37.923	31.498

HCC at 50%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.586	0.528	0.768	0.700	1.061	0.971
65	1.897	1.714	2.498	2.278	3.403	3.111
75	6.514	5.911	8.602	7.834	11.224	10.219
85	23.927	21.790	31.464	28.596	39.570	35.866
95	37.497	33.232	48.320	43.092	60.127	53.410

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.840	0.764	1.250	1.146	1.913	1.764
65	1.993	1.799	2.687	2.435	3.562	3.236
75	6.261	5.527	7.952	7.046	10.018	8.888
85	17.893	15.480	21.486	18.568	26.169	22.613
95	33.789	28.230	39.607	33.117	47.733	39.934

HCC at 100%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.838	0.764	1.294	1.195	2.229	2.078
65	2.611	2.393	3.814	3.522	5.776	5.359
75	8.436	7.746	12.012	11.064	16.740	15.430
85	29.674	27.368	41.281	37.879	53.538	48.940
95	46.053	41.278	61.286	55.122	77.645	69.478

HCC at 50%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.686	0.623	0.920	0.843	1.247	1.145
65	1.489	1.341	1.853	1.679	2.381	2.159
75	5.031	4.457	6.234	5.546	7.741	6.884
85	14.798	12.885	17.530	15.291	21.343	18.620
95	29.693	24.933	34.619	29.146	41.719	35.151

HCC at 50%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.668	0.613	0.936	0.868	1.440	1.345
65	2.112	1.937	2.911	2.696	4.298	3.995
75	7.174	6.600	9.876	9.123	13.469	12.437
85	26.185	24.159	35.734	32.888	45.951	42.141
95	40.669	36.521	54.286	49.086	68.618	61.715

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form RR.LTC.ML.(0798). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u>	<u>Policy Form Number</u>	<u>Issue Date Range*</u>
QuietCare RS	RS.LTC.(1101)	March 2002 – July 2008
QuietCare RS	RS.LTC.(0708)	July 2008 – October 2010 (*see exhibit 2 for state's ranges)

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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series forms listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 27% with the rate increase varying by benefit period. The requested rate increase for 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new issue business rates. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for these policy forms are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the forms specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on these policy forms.

4. Rate Increase History

We have not requested any previous rate increases on these policy forms, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses each purchase an NLTC long-term care policy. This benefit will change the status of the second insured's policy to fully paid up, beginning at the later of the death of the first insured, and the first anniversary after the benefit on the surviving insured's policy has been paid for and in force for 7 years.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what these policy forms offer, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.400%
2	4.300%
3	3.200%
4	2.500%
5	2.000%
6	1.600%
7	1.300%
8	1.100%
9	0.500%
10+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	45%
57	20%	26%
62	35%	18%
67	25%	8%
72	10%	2%
77	5%	1%

Average issue age = 54.7

Distribution of Business by Plan:

<u>Benefit Period</u> <u>(Years)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
3	10%	9%
6	25%	27%
Lifetime	65%	64%
<u>Elimination Period</u> <u>(Weeks)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
6	15%	6%
12	70%	86%
25	15%	8%
<u>Home & Community</u> <u>Care %</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
100%	85%	84%
50%	15%	6%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
Male	40%	47%
Female	60%	53%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
None	25%	16%
Automatic Benefit Increase	5%	16%
Automatic Additional Purchase Benefit	70%	68%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan increased by 20-25%, varying by issue age. A one-year preliminary term method with 1994 Group Annuitant Mortality (94 GAM) and 4.0% or 4.5% interest is used, based on year of issue. Lapse rates are included in the reserve calculations. Specifically, the following formula for total termination rates (TTRs) is used:

TTR = Lessor of: a) 1994 GAM plus lessor of:
 i) 8% for durations 1-4
 4% for duration 5 and later; or
 ii) 80% of pricing lapse rate;
 And
 b) 80% of pricing total termination rate.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 1. The LTC active life reserve, and
 2. The lapse benefit
- plus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.558	0.490	0.410	0.416	0.363	0.300	0.402	0.353	0.295	0.299	0.262	0.216
65	1.438	1.260	1.046	1.532	1.347	1.125	1.040	0.911	0.756	1.107	0.974	0.813
75	5.574	4.875	4.012	6.940	6.145	5.181	4.346	3.801	3.128	5.412	4.791	4.040
85	22.796	19.920	16.313	32.494	28.874	24.483	19.507	17.046	13.958	27.807	24.708	20.950
95	48.257	41.378	32.595	78.732	69.591	58.301	43.708	37.475	29.518	71.310	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.962	0.851	0.719	0.709	0.625	0.525	0.692	0.612	0.517	0.510	0.450	0.378
65	2.393	2.109	1.765	2.592	2.294	1.935	1.730	1.524	1.276	1.874	1.658	1.398
75	8.751	7.675	6.340	11.702	10.395	8.809	6.823	5.984	4.942	9.125	8.105	6.868
85	34.666	30.332	24.875	54.227	48.226	40.897	29.663	25.953	21.282	46.402	41.265	34.992
95	69.059	59.342	46.904	122.987	108.557	90.552	62.544	53.741	42.472	111.386	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.540	1.375	1.181	1.270	1.136	0.979	1.108	0.990	0.850	0.914	0.818	0.704
65	3.690	3.285	2.798	4.400	3.940	3.394	2.667	2.374	2.022	3.180	2.847	2.452
75	12.580	11.138	9.361	18.713	16.763	14.433	9.809	8.684	7.298	14.591	13.070	11.252
85	48.110	42.480	35.460	82.748	74.112	63.701	41.168	36.348	30.339	70.808	63.415	54.503
95	95.632	83.314	67.683	179.789	160.085	135.830	86.612	75.451	61.290	162.832	144.980	123.005

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.596	0.527	0.447	0.443	0.390	0.327	0.429	0.379	0.322	0.319	0.281	0.236
65	1.534	1.353	1.140	1.635	1.447	1.226	1.109	0.978	0.824	1.181	1.046	0.886
75	5.936	5.226	4.363	7.416	6.608	5.651	4.629	4.075	3.402	5.783	5.153	4.406
85	24.255	21.329	17.718	34.750	31.070	26.708	20.756	18.251	15.161	29.738	26.587	22.853
95	51.081	44.088	35.266	84.057	74.748	63.474	46.265	39.930	31.937	76.133	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.076	0.959	0.823	0.792	0.704	0.601	0.775	0.690	0.592	0.570	0.506	0.432
65	2.664	2.364	2.010	2.894	2.579	2.209	1.925	1.709	1.453	2.091	1.864	1.597
75	9.656	8.526	7.148	13.065	11.682	10.044	7.529	6.647	5.572	10.187	9.108	7.831
85	38.060	33.514	27.882	60.476	54.115	46.519	32.567	28.677	23.856	51.749	46.304	39.802
95	74.869	64.772	52.001	135.797	120.566	101.893	67.807	58.659	47.088	122.988	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.908	1.716	1.496	1.676	1.513	1.326	1.373	1.235	1.076	1.206	1.089	0.955
65	4.464	4.002	3.460	5.644	5.092	4.457	3.227	2.892	2.500	4.079	3.680	3.221
75	14.631	13.038	11.114	23.079	20.808	18.164	11.409	10.166	8.665	17.995	16.224	14.162
85	54.953	48.818	41.308	98.771	88.953	77.391	47.023	41.772	35.343	84.519	76.115	66.218
95	106.745	93.605	77.174	207.005	185.294	159.084	96.677	84.772	69.886	187.482	167.812	144.065

Appendix II– Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.877	0.770	0.688	1.225	1.083	0.976	1.706	1.512	1.369
65	2.154	1.834	1.629	2.771	2.371	2.114	3.530	3.027	2.704
75	6.933	5.805	5.048	8.484	7.144	6.234	10.463	8.822	7.705
85	19.950	16.651	14.198	23.342	19.544	16.653	28.157	23.594	20.104
95	38.460	31.600	26.015	44.036	36.331	29.937	52.702	43.508	35.866

HCC at 100%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.873	0.766	0.687	1.257	1.112	1.008	1.865	1.660	1.517
65	2.765	2.400	2.165	3.814	3.332	3.030	5.266	4.618	4.212
75	9.006	7.775	7.032	12.187	10.580	9.601	16.093	14.000	12.711
85	31.413	27.370	24.891	41.895	36.585	33.129	53.011	46.284	41.794
95	49.535	42.702	37.749	63.308	54.880	48.667	78.935	68.377	60.410

HCC at 50%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.691	0.607	0.543	0.873	0.711	0.694	1.127	0.996	0.899
65	1.560	1.338	1.185	1.871	1.611	1.436	2.339	2.018	1.800
75	5.435	4.614	4.029	6.511	5.557	4.871	7.962	6.802	5.961
85	16.126	13.677	11.752	18.647	15.871	13.662	22.498	19.160	16.495
95	33.301	27.662	22.905	37.961	31.664	26.285	45.440	37.923	31.498

HCC at 50%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.663	0.586	0.528	0.865	0.768	0.700	1.191	1.061	0.971
65	2.171	1.897	1.714	2.840	2.498	2.278	3.856	3.403	3.111
75	7.469	6.514	5.911	9.809	8.602	7.834	12.779	11.224	10.219
85	27.236	23.927	21.790	35.715	31.464	28.596	44.934	39.570	35.866
95	43.148	37.497	33.232	55.261	48.320	43.092	68.836	60.127	53.410

Appendix II– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
<u>Attained Age</u>	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.949	0.840	0.764	1.402	1.250	1.146	2.137	1.913	1.764
65	2.323	1.993	1.799	3.114	2.687	2.435	4.116	3.562	3.236
75	7.419	6.261	5.527	9.365	7.952	7.046	11.780	10.018	8.888
85	21.278	17.893	15.480	25.462	21.486	18.568	30.984	26.169	22.613
95	40.804	33.789	28.230	47.613	39.607	33.117	57.332	47.733	39.934

HCC at 100%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
<u>Attained Age</u>	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.947	0.838	0.764	1.449	1.294	1.195	2.478	2.229	2.078
65	2.986	2.611	2.393	4.330	3.814	3.522	6.522	5.776	5.359
75	9.699	8.436	7.746	13.728	12.012	11.064	19.080	16.740	15.430
85	33.813	29.674	27.368	46.934	41.281	37.879	60.890	53.538	48.940
95	53.047	46.053	41.278	70.162	61.286	55.122	88.989	77.645	69.478

HCC at 50%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
<u>Attained Age</u>	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.772	0.686	0.623	1.032	0.920	0.843	1.396	1.247	1.145
65	1.721	1.489	1.341	2.133	1.853	1.679	2.734	2.381	2.159
75	5.881	5.031	4.457	7.245	6.234	5.546	8.987	7.741	6.884
85	17.327	14.798	12.885	20.448	17.530	15.291	24.878	21.343	18.620
95	35.475	29.693	24.933	41.173	34.619	29.146	49.580	41.719	35.151

HCC at 50%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
<u>Attained Age</u>	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.749	0.668	0.613	1.044	0.936	0.868	1.598	1.440	1.345
65	2.397	2.112	1.937	3.282	2.911	2.696	4.824	4.298	3.995
75	8.165	7.174	6.600	11.177	9.876	9.123	15.212	13.469	12.437
85	29.605	26.185	24.159	40.286	35.734	32.888	51.836	45.951	42.141
95	46.484	40.669	36.521	61.629	54.286	49.086	78.016	68.618	61.715

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for forms RS.LTC.(1101) and RS.LTC.(0708). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u>	<u>Policy Form Number</u>	<u>Issue Date Range*</u>
QuietCare RS	RS.LTC.ML.(1101)	March 2002 – July 2008
QuietCare RS	RS.LTC.ML.(0708)	July 2008 – October 2010 (*see exhibit 2 for state's ranges)

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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series forms listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 27% with the rate increase varying by benefit period. The requested rate increase for 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new issue business rates. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for these policy forms are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the forms specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on these policy forms.

4. Rate Increase History

We have not requested any previous rate increases on these policy forms, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses each purchase an NLTC long-term care policy. This benefit will change the status of the second insured's policy to fully paid up, beginning at the later of the death of the first insured, and the first anniversary after the benefit on the surviving insured's policy has been paid for and in force for 7 years.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what these policy forms offer, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.400%
2	4.300%
3	3.200%
4	2.500%
5	2.000%
6	1.600%
7	1.300%
8	1.100%
9	0.500%
10+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	45%
57	20%	26%
62	35%	18%
67	25%	8%
72	10%	2%
77	5%	1%

Average issue age = 54.7

Distribution of Business by Plan:

<u>Benefit Period</u> <u>(Years)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
3	10%	9%
6	25%	27%
Lifetime	65%	64%
<u>Elimination Period</u> <u>(Weeks)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
6	15%	6%
12	70%	86%
25	15%	8%
<u>Home & Community</u> <u>Care %</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
100%	85%	84%
50%	15%	6%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
Male	40%	47%
Female	60%	53%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
None	25%	16%
Automatic Benefit Increase	5%	16%
Automatic Additional Purchase Benefit	70%	68%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. The discount was available to members and retirees of these groups, as well as their parents, spouses, and spouses' parents.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan increased by 20-25%, varying by issue age. A one-year preliminary term method with 1994 Group Annuitant Mortality (94 GAM) and 4.0% or 4.5% interest is used, based on year of issue. Lapse rates are included in the reserve calculations. Specifically, the following formula for total termination rates (TTRs) is used:

TTR = Lessor of: a) 1994 GAM plus lessor of:
i) 8% for durations 1-4
4% for duration 5 and later; or
ii) 80% of pricing lapse rate;
And
b) 80% of pricing total termination rate.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 1. The LTC active life reserve, and
 2. The lapse benefit
- plus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.558	0.490	0.410	0.416	0.363	0.300	0.402	0.353	0.295	0.299	0.262	0.216
65	1.438	1.260	1.046	1.532	1.347	1.125	1.040	0.911	0.756	1.107	0.974	0.813
75	5.574	4.875	4.012	6.940	6.145	5.181	4.346	3.801	3.128	5.412	4.791	4.040
85	22.796	19.920	16.313	32.494	28.874	24.483	19.507	17.046	13.958	27.807	24.708	20.950
95	48.257	41.378	32.595	78.732	69.591	58.301	43.708	37.475	29.518	71.310	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.962	0.851	0.719	0.709	0.625	0.525	0.692	0.612	0.517	0.510	0.450	0.378
65	2.393	2.109	1.765	2.592	2.294	1.935	1.730	1.524	1.276	1.874	1.658	1.398
75	8.751	7.675	6.340	11.702	10.395	8.809	6.823	5.984	4.942	9.125	8.105	6.868
85	34.666	30.332	24.875	54.227	48.226	40.897	29.663	25.953	21.282	46.402	41.265	34.992
95	69.059	59.342	46.904	122.987	108.557	90.552	62.544	53.741	42.472	111.386	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: No Indexing by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.540	1.375	1.181	1.270	1.136	0.979	1.108	0.990	0.850	0.914	0.818	0.704
65	3.690	3.285	2.798	4.400	3.940	3.394	2.667	2.374	2.022	3.180	2.847	2.452
75	12.580	11.138	9.361	18.713	16.763	14.433	9.809	8.684	7.298	14.591	13.070	11.252
85	48.110	42.480	35.460	82.748	74.112	63.701	41.168	36.348	30.339	70.808	63.415	54.503
95	95.632	83.314	67.683	179.789	160.085	135.830	86.612	75.451	61.290	162.832	144.980	123.005

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit												
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	0.596	0.527	0.447	0.443	0.390	0.327	0.429	0.379	0.322	0.319	0.281	0.236
65	1.534	1.353	1.140	1.635	1.447	1.226	1.109	0.978	0.824	1.181	1.046	0.886
75	5.936	5.226	4.363	7.416	6.608	5.651	4.629	4.075	3.402	5.783	5.153	4.406
85	24.255	21.329	17.718	34.750	31.070	26.708	20.756	18.251	15.161	29.738	26.587	22.853
95	51.081	44.088	35.266	84.057	74.748	63.474	46.265	39.930	31.937	76.133	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit												
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.076	0.959	0.823	0.792	0.704	0.601	0.775	0.690	0.592	0.570	0.506	0.432
65	2.664	2.364	2.010	2.894	2.579	2.209	1.925	1.709	1.453	2.091	1.864	1.597
75	9.656	8.526	7.148	13.065	11.682	10.044	7.529	6.647	5.572	10.187	9.108	7.831
85	38.060	33.514	27.882	60.476	54.115	46.519	32.567	28.677	23.856	51.749	46.304	39.802
95	74.869	64.772	52.001	135.797	120.566	101.893	67.807	58.659	47.088	122.988	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit												
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)												
Attained	<u>100% HHC</u>						<u>50% HHC</u>					
	<u>Male</u>			<u>Female</u>			<u>Male</u>			<u>Female</u>		
<u>Age</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>	<u>46</u>	<u>91</u>	<u>181</u>
55	1.908	1.716	1.496	1.676	1.513	1.326	1.373	1.235	1.076	1.206	1.089	0.955
65	4.464	4.002	3.460	5.644	5.092	4.457	3.227	2.892	2.500	4.079	3.680	3.221
75	14.631	13.038	11.114	23.079	20.808	18.164	11.409	10.166	8.665	17.995	16.224	14.162
85	54.953	48.818	41.308	98.771	88.953	77.391	47.023	41.772	35.343	84.519	76.115	66.218
95	106.745	93.605	77.174	207.005	185.294	159.084	96.677	84.772	69.886	187.482	167.812	144.065

Appendix II– Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.877	0.770	0.688	1.225	1.083	0.976	1.706	1.512	1.369
65	2.154	1.834	1.629	2.771	2.371	2.114	3.530	3.027	2.704
75	6.933	5.805	5.048	8.484	7.144	6.234	10.463	8.822	7.705
85	19.950	16.651	14.198	23.342	19.544	16.653	28.157	23.594	20.104
95	38.460	31.600	26.015	44.036	36.331	29.937	52.702	43.508	35.866

HCC at 100%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.873	0.766	0.687	1.257	1.112	1.008	1.865	1.660	1.517
65	2.765	2.400	2.165	3.814	3.332	3.030	5.266	4.618	4.212
75	9.006	7.775	7.032	12.187	10.580	9.601	16.093	14.000	12.711
85	31.413	27.370	24.891	41.895	36.585	33.129	53.011	46.284	41.794
95	49.535	42.702	37.749	63.308	54.880	48.667	78.935	68.377	60.410

HCC at 50%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.691	0.607	0.543	0.873	0.711	0.694	1.127	0.996	0.899
65	1.560	1.338	1.185	1.871	1.611	1.436	2.339	2.018	1.800
75	5.435	4.614	4.029	6.511	5.557	4.871	7.962	6.802	5.961
85	16.126	13.677	11.752	18.647	15.871	13.662	22.498	19.160	16.495
95	33.301	27.662	22.905	37.961	31.664	26.285	45.440	37.923	31.498

HCC at 50%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
Base Plan									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.663	0.586	0.528	0.865	0.768	0.700	1.191	1.061	0.971
65	2.171	1.897	1.714	2.840	2.498	2.278	3.856	3.403	3.111
75	7.469	6.514	5.911	9.809	8.602	7.834	12.779	11.224	10.219
85	27.236	23.927	21.790	35.715	31.464	28.596	44.934	39.570	35.866
95	43.148	37.497	33.232	55.261	48.320	43.092	68.836	60.127	53.410

Appendix II– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.949	0.840	0.764	1.402	1.250	1.146	2.137	1.913	1.764
65	2.323	1.993	1.799	3.114	2.687	2.435	4.116	3.562	3.236
75	7.419	6.261	5.527	9.365	7.952	7.046	11.780	10.018	8.888
85	21.278	17.893	15.480	25.462	21.486	18.568	30.984	26.169	22.613
95	40.804	33.789	28.230	47.613	39.607	33.117	57.332	47.733	39.934

HCC at 100%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.947	0.838	0.764	1.449	1.294	1.195	2.478	2.229	2.078
65	2.986	2.611	2.393	4.330	3.814	3.522	6.522	5.776	5.359
75	9.699	8.436	7.746	13.728	12.012	11.064	19.080	16.740	15.430
85	33.813	29.674	27.368	46.934	41.281	37.879	60.890	53.538	48.940
95	53.047	46.053	41.278	70.162	61.286	55.122	88.989	77.645	69.478

HCC at 50%									
Sample Male Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.772	0.686	0.623	1.032	0.920	0.843	1.396	1.247	1.145
65	1.721	1.489	1.341	2.133	1.853	1.679	2.734	2.381	2.159
75	5.881	5.031	4.457	7.245	6.234	5.546	8.987	7.741	6.884
85	17.327	14.798	12.885	20.448	17.530	15.291	24.878	21.343	18.620
95	35.475	29.693	24.933	41.173	34.619	29.146	49.580	41.719	35.151

HCC at 50%									
Sample Female Claim Costs Per \$1 of Daily Benefit									
With 5% Indexing									
Attained Age	<u>3/46</u>	<u>3/91</u>	<u>3/181</u>	<u>6/46</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/46</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.749	0.668	0.613	1.044	0.936	0.868	1.598	1.440	1.345
65	2.397	2.112	1.937	3.282	2.911	2.696	4.824	4.298	3.995
75	8.165	7.174	6.600	11.177	9.876	9.123	15.212	13.469	12.437
85	29.605	26.185	24.159	40.286	35.734	32.888	51.836	45.951	42.141
95	46.484	40.669	36.521	61.629	54.286	49.086	78.016	68.618	61.715

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for forms RS.LTC.ML.(1101) and RS.LTC.ML.(0708). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u> QuietCare TT	<u>Policy Form Number</u> TT.LTC.(1010)	<u>Issue Date Range*</u> October 2010 – March 2013 (*see exhibit 2 for state's range)
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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 27% with the rate increase varying by benefit period and premium paying period. The requested rate increase for lifetime premium paying policies with 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new business rates. The requested rate increase for limited pay premium policies with 3 year benefit period is 25%, 6 year benefit period is 27% and lifetime benefit period is 29%. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the form specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

We have not requested any previous rate increases on this policy form, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the monthly limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a monthly limit, benefit period, elimination period, and premium-paying period. The plan reimburses eligible expenses up to the monthly limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care and Hospice care are also covered.

The premium paying period options include Lifetime Pay, 10 Pay, and To Age 65. The Lifetime Pay premiums are paid for life, the 10 Pay premiums are paid for ten years after issue, and the To Age 65 premiums are paid until the policy anniversary nearest the insured's 65th birthday. The Lifetime Pay and 10 Pay premium paying period options are offered at issue ages 18-79; while the To Age 65 premium paying period option is only offered at issue ages 18-54.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the monthly limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The monthly limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's monthly limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller aggregate benefit amount. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses or companions each purchase an NLTC long-term care policy. Beginning at the death of the first insured, this benefit will change the status of the second insured's policy to fully paid up.

Three underwriting classes exist: standard, class 1, and class 2. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table prescribed for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the prescribed table for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Updated Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.400%	2.500%
2	4.300%	1.000%
3	3.200%	0.500%
4	2.500%	0.000%
5	2.000%	0.000%
6	1.600%	0.000%
7	1.300%	0.000%
8	1.100%	0.000%
9	0.500%	0.000%
10+	0.500%	0.000%

Lapse Adjustment by Issue Age - These multipliers remain the same as those used for the original pricing.

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
25	1%	3%
30	1%	3%
35	2%	4%
40	9%	6%
52	33%	37%
57	25%	23%
62	17%	16%
67	7%	6%
72	2%	1%
77	1%	0%

Average issue age = 52.4

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	9%	11%
6	25%	36%
Lifetime	65%	53%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	3%	2%
12	88%	88%
25	6%	7%
52	3%	3%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	47%	48%
Female	53%	52%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	15%	19%
Automatic Benefit Increase	15%	21%
Automatic Additional Purchase Benefit	70%	60%

Distribution of Business by Spousal/Companion Discount:

<u>Discount</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Single	16%	11%
One Insured	15%	13%
Two Insured	69%	76%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which included margin for moderately adverse experience and were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

Claim costs from Milliman's 2009 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines were developed in conjunction with professionals in several Milliman offices during the mid-2000s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Selection factors were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by Milliman for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

B. Mortality - Original

1994 Group Annuitant Mortality (GAM)

C. Lapse - Original

Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.000%	2.500%
2	2.750%	1.000%
3	2.500%	0.500%
4	2.250%	0.000%
5	2.000%	0.000%
6	1.750%	0.000%
7	1.500%	0.000%
8	1.250%	0.000%
9	1.250%	0.000%
10	1.250%	0.000%
11	1.125%	0.000%
12	1.000%	0.000%
13	0.875%	0.000%
14	0.750%	0.000%
15	0.625%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There were three underwriting classes for this policy form: standard, class 1, and class 2.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, premium payment duration, marital status, and additional benefits.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1994 Group Annuitant Mortality (GAM) and 4.0% interest is used. The calculation uses 80% of the expected voluntary lapses. The total termination rate reflects both mortality and voluntary lapse as described in this actuarial memorandum.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

a. The greater of:

1. The LTC active life reserve, and
2. The lapse benefit

plus

b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	19.098	16.842	14.162	11.351	14.240	12.488	10.384	8.158
65	49.238	43.303	36.164	28.409	52.435	46.284	38.868	30.639
75	190.828	167.536	138.749	105.275	237.535	211.012	178.885	141.806
85	780.438	684.581	564.353	419.194	1,111.973	991.323	844.954	671.633
95	1,652.962	1,423.646	1,130.887	786.643	2,694.664	2,389.954	2,013.617	1,553.058

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	33.090	29.393	24.984	20.200	24.394	21.602	18.263	14.668
65	82.331	72.854	61.407	48.666	89.179	79.238	67.270	53.842
75	301.105	265.247	220.738	168.440	402.510	358.928	306.080	244.675
85	1,192.921	1,048.449	866.540	646.179	1,865.098	1,665.056	1,420.775	1,129.193
95	2,377.784	2,053.885	1,639.301	1,148.921	4,231.029	3,750.024	3,149.859	2,412.098

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.020	47.546	41.069	33.894	43.716	39.266	34.024	28.295
65	127.089	113.567	97.364	79.036	151.508	136.157	117.959	97.487
75	433.331	385.252	326.021	256.057	644.320	579.339	501.652	411.619
85	1,657.306	1,469.632	1,235.647	952.132	2,849.201	2,561.328	2,214.287	1,802.641
95	3,295.815	2,885.196	2,364.184	1,740.021	6,191.692	5,534.897	4,726.402	3,740.136

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	20.386	18.099	15.443	12.673	15.172	13.397	11.306	9.097
65	52.504	46.483	39.384	31.665	55.944	49.702	42.335	34.162
75	203.189	179.515	150.766	116.971	253.780	226.835	194.923	158.114
85	830.252	732.721	612.364	464.826	1,189.008	1,066.333	920.916	748.747
95	1,749.383	1,516.285	1,222.223	868.373	2,876.470	2,566.176	2,190.355	1,726.025

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	37.017	33.114	28.567	23.657	27.232	24.294	20.865	17.194
65	91.627	81.644	69.837	56.667	99.524	89.038	76.710	62.929
75	332.185	294.515	248.578	193.982	449.293	403.189	348.587	285.282
85	1,309.453	1,157.942	970.208	739.274	2,079.631	1,867.597	1,614.406	1,311.733
95	2,577.323	2,240.753	1,815.054	1,299.582	4,670.878	4,163.200	3,540.756	2,766.340

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	65.683	59.304	51.947	43.843	57.702	52.253	46.039	39.354
65	153.715	138.290	120.232	99.824	194.293	175.888	154.716	131.219
75	503.883	450.764	386.620	310.330	794.501	718.795	630.662	529.405
85	1,892.668	1,688.183	1,437.824	1,131.293	3,400.299	3,073.055	2,687.660	2,232.044
95	3,678.049	3,240.061	2,692.349	2,023.929	7,127.815	6,404.122	5,530.446	4,458.674

Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	22.420	19.681	16.234	13.475	15.901	13.831	11.220	9.084
65	51.931	45.086	36.234	28.366	56.402	49.023	39.608	31.608
75	182.380	157.430	125.080	94.937	225.182	196.807	160.329	127.620
85	662.010	567.876	443.223	318.195	1,029.806	902.063	735.593	580.549
95	1,364.982	1,152.939	876.463	603.157	2,457.969	2,153.865	1,758.321	1,372.705

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	35.168	30.963	25.607	21.130	24.774	21.702	17.804	14.581
65	76.089	66.309	53.610	42.217	85.597	74.818	60.987	49.061
75	253.984	219.628	174.808	132.599	335.765	294.220	240.518	192.016
85	874.975	751.096	586.728	422.156	1,493.069	1,308.004	1,065.401	836.688
95	1,772.567	1,500.955	1,145.328	792.625	3,437.365	3,006.521	2,442.158	1,889.077

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.857	47.451	39.268	32.371	41.315	36.374	30.109	24.983
65	112.902	98.509	79.801	62.994	134.696	118.134	96.892	78.705
75	356.273	308.098	245.178	185.835	504.260	442.421	362.443	290.456
85	1,198.973	1,028.939	803.259	577.406	2,125.246	1,860.943	1,514.105	1,186.705
95	2,409.420	2,039.603	1,555.084	1,074.353	4,760.903	4,160.253	3,372.542	2,600.110

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	24.600	21.814	18.360	15.696	17.405	15.301	12.682	10.594
65	56.776	49.806	40.892	33.041	61.700	54.195	44.736	36.849
75	199.069	173.657	141.022	110.587	246.582	217.678	180.980	148.569
85	720.577	624.631	498.569	370.597	1,127.751	997.450	829.691	675.071
95	1,480.743	1,265.056	985.642	704.848	2,692.324	2,381.591	1,981.887	1,593.833

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	40.663	36.209	30.611	26.063	28.596	25.356	21.302	18.053
65	87.037	76.758	63.562	51.845	98.418	87.066	72.682	60.530
75	288.125	252.176	205.699	161.834	385.377	341.568	285.626	235.881
85	983.249	854.340	684.615	512.752	1,706.913	1,511.772	1,258.830	1,022.071
95	1,981.558	1,700.429	1,334.595	965.828	3,911.115	3,457.511	2,869.179	2,293.217

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	66.815	59.669	50.656	43.258	53.908	48.202	41.081	35.518
65	137.069	121.336	101.120	83.171	170.268	151.622	128.048	108.489
75	419.057	367.708	301.230	238.389	619.691	551.371	464.136	387.224
85	1,385.424	1,206.606	971.090	732.839	2,531.735	2,246.039	1,875.232	1,527.585
95	2,761.476	2,375.818	1,873.556	1,367.068	5,584.030	4,942.029	4,108.029	3,290.544

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form TT.LTC.(1010). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u> QuietCare TT	<u>Policy Form Number</u> TT.LTC.ML.(1010)	<u>Issue Date Range*</u> October 2010 – March 2013 (*see exhibit 2 for state's range)
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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 27% with the rate increase varying by benefit period and premium paying period. The requested rate increase for lifetime premium paying policies with 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new business rates. The requested rate increase for limited pay premium policies with 3 year benefit period is 25%, 6 year benefit period is 27% and lifetime benefit period is 29%. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying 58% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the form specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 27% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

We have not requested any previous rate increases on this policy form, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the monthly limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 18-79. Premiums are on a sex neutral basis.

The insured chooses a monthly limit, benefit period, elimination period, and premium-paying period. The plan reimburses eligible expenses up to the monthly limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care and Hospice care are also covered.

The premium paying period options include Lifetime Pay, 10 Pay, and To Age 65. The Lifetime Pay premiums are paid for life, the 10 Pay premiums are paid for ten years after issue, and the To Age 65 premiums are paid until the policy anniversary nearest the insured's 65th birthday. The Lifetime Pay and 10 Pay premium paying period options are offered at issue ages 18-79; while the To Age 65 premium paying period option is only offered at issue ages 18-54.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the monthly limit and the Benefit Account Value remaining indexing at 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The monthly limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's monthly limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit and survivorship benefit are also available. The non-forfeiture benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller aggregate benefit amount. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

The survivorship benefit, called the Survivorship Benefit, is a benefit that can be purchased when two spouses or companions each purchase an NLTC long-term care policy. Beginning at the death of the first insured, this benefit will change the status of the second insured's policy to fully paid up.

Three underwriting classes exist: standard, class 1, and class 2. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 18 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1994 Group Annuitant Mortality (94 GAM) table prescribed for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the prescribed table for valuation (94 GAM) which does not have selection or improvement.

D. Lapse – Updated

Updated Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.400%	2.500%
2	4.300%	1.000%
3	3.200%	0.500%
4	2.500%	0.000%
5	2.000%	0.000%
6	1.600%	0.000%
7	1.300%	0.000%
8	1.100%	0.000%
9	0.500%	0.000%
10+	0.500%	0.000%

Lapse Adjustment by Issue Age - These multipliers remain the same as those used for the original pricing.

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
25	1%	3%
30	1%	3%
35	2%	4%
40	9%	6%
52	33%	37%
57	25%	23%
62	17%	16%
67	7%	6%
72	2%	1%
77	1%	0%

Average issue age = 52.4

Distribution of Business by Plan:

<u>Benefit Period (Years)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
3	9%	11%
6	25%	36%
Lifetime	65%	53%
<u>Elimination Period (Weeks)</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
6	3%	2%
12	88%	88%
25	6%	7%
52	3%	3%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Male	47%	48%
Female	53%	52%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
None	15%	19%
Automatic Benefit Increase	15%	21%
Automatic Additional Purchase Benefit	70%	60%

Distribution of Business by Spousal/Companion Discount:

<u>Discount</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
Single	16%	11%
One Insured	15%	13%
Two Insured	69%	76%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which included margin for moderately adverse experience and were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

Claim costs from Milliman's 2009 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines were developed in conjunction with professionals in several Milliman offices during the mid-2000s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Selection factors were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by Milliman for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

B. Mortality - Original

1994 Group Annuitant Mortality (GAM)

C. Lapse - Original

Lapse Rates		
Policy Year	Lifetime Pay	Limited Pay
1	3.000%	2.500%
2	2.750%	1.000%
3	2.500%	0.500%
4	2.250%	0.000%
5	2.000%	0.000%
6	1.750%	0.000%
7	1.500%	0.000%
8	1.250%	0.000%
9	1.250%	0.000%
10	1.250%	0.000%
11	1.125%	0.000%
12	1.000%	0.000%
13	0.875%	0.000%
14	0.750%	0.000%
15	0.625%	0.000%
16+	0.500%	0.000%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There were three underwriting classes for this policy form: standard, class 1, and class 2.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, premium payment duration, marital status, and additional benefits.

A multi-life discount of 5% is also applied where policies were marketed to three or more lives of an employer/employee group or ten or more lives of an association group. This discount is available to members and retirees of these groups, as well as their parents, spouses, and spouses' parents.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan which reflect a margin for moderately adverse experience. A one-year preliminary term method with 1994 Group Annuitant Mortality (GAM) and 4.0% interest is used. The calculation uses 80% of the expected voluntary lapses. The total termination rate reflects both mortality and voluntary lapse as described in this actuarial memorandum.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

a. The greater of:

1. The LTC active life reserve, and
2. The lapse benefit

plus

b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained <u>Age</u>	<u>Male</u>				<u>Female</u>			
	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	19.098	16.842	14.162	11.351	14.240	12.488	10.384	8.158
65	49.238	43.303	36.164	28.409	52.435	46.284	38.868	30.639
75	190.828	167.536	138.749	105.275	237.535	211.012	178.885	141.806
85	780.438	684.581	564.353	419.194	1,111.973	991.323	844.954	671.633
95	1,652.962	1,423.646	1,130.887	786.643	2,694.664	2,389.954	2,013.617	1,553.058

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained <u>Age</u>	<u>Male</u>				<u>Female</u>			
	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	33.090	29.393	24.984	20.200	24.394	21.602	18.263	14.668
65	82.331	72.854	61.407	48.666	89.179	79.238	67.270	53.842
75	301.105	265.247	220.738	168.440	402.510	358.928	306.080	244.675
85	1,192.921	1,048.449	866.540	646.179	1,865.098	1,665.056	1,420.775	1,129.193
95	2,377.784	2,053.885	1,639.301	1,148.921	4,231.029	3,750.024	3,149.859	2,412.098

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing; by Elimination Period (weeks)								
Attained <u>Age</u>	<u>Male</u>				<u>Female</u>			
	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.020	47.546	41.069	33.894	43.716	39.266	34.024	28.295
65	127.089	113.567	97.364	79.036	151.508	136.157	117.959	97.487
75	433.331	385.252	326.021	256.057	644.320	579.339	501.652	411.619
85	1,657.306	1,469.632	1,235.647	952.132	2,849.201	2,561.328	2,214.287	1,802.641
95	3,295.815	2,885.196	2,364.184	1,740.021	6,191.692	5,534.897	4,726.402	3,740.136

Appendix I– Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	20.386	18.099	15.443	12.673	15.172	13.397	11.306	9.097
65	52.504	46.483	39.384	31.665	55.944	49.702	42.335	34.162
75	203.189	179.515	150.766	116.971	253.780	226.835	194.923	158.114
85	830.252	732.721	612.364	464.826	1,189.008	1,066.333	920.916	748.747
95	1,749.383	1,516.285	1,222.223	868.373	2,876.470	2,566.176	2,190.355	1,726.025

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	37.017	33.114	28.567	23.657	27.232	24.294	20.865	17.194
65	91.627	81.644	69.837	56.667	99.524	89.038	76.710	62.929
75	332.185	294.515	248.578	193.982	449.293	403.189	348.587	285.282
85	1,309.453	1,157.942	970.208	739.274	2,079.631	1,867.597	1,614.406	1,311.733
95	2,577.323	2,240.753	1,815.054	1,299.582	4,670.878	4,163.200	3,540.756	2,766.340

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	65.683	59.304	51.947	43.843	57.702	52.253	46.039	39.354
65	153.715	138.290	120.232	99.824	194.293	175.888	154.716	131.219
75	503.883	450.764	386.620	310.330	794.501	718.795	630.662	529.405
85	1,892.668	1,688.183	1,437.824	1,131.293	3,400.299	3,073.055	2,687.660	2,232.044
95	3,678.049	3,240.061	2,692.349	2,023.929	7,127.815	6,404.122	5,530.446	4,458.674

Appendix II– Sample Claim Costs (Original Pricing without Margin for Moderately Adverse Experience)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	22.420	19.681	16.234	13.475	15.901	13.831	11.220	9.084
65	51.931	45.086	36.234	28.366	56.402	49.023	39.608	31.608
75	182.380	157.430	125.080	94.937	225.182	196.807	160.329	127.620
85	662.010	567.876	443.223	318.195	1,029.806	902.063	735.593	580.549
95	1,364.982	1,152.939	876.463	603.157	2,457.969	2,153.865	1,758.321	1,372.705

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	35.168	30.963	25.607	21.130	24.774	21.702	17.804	14.581
65	76.089	66.309	53.610	42.217	85.597	74.818	60.987	49.061
75	253.984	219.628	174.808	132.599	335.765	294.220	240.518	192.016
85	874.975	751.096	586.728	422.156	1,493.069	1,308.004	1,065.401	836.688
95	1,772.567	1,500.955	1,145.328	792.625	3,437.365	3,006.521	2,442.158	1,889.077

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: No Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	53.857	47.451	39.268	32.371	41.315	36.374	30.109	24.983
65	112.902	98.509	79.801	62.994	134.696	118.134	96.892	78.705
75	356.273	308.098	245.178	185.835	504.260	442.421	362.443	290.456
85	1,198.973	1,028.939	803.259	577.406	2,125.246	1,860.943	1,514.105	1,186.705
95	2,409.420	2,039.603	1,555.084	1,074.353	4,760.903	4,160.253	3,372.542	2,600.110

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1,000 of Monthly Benefit								
3 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	24.600	21.814	18.360	15.696	17.405	15.301	12.682	10.594
65	56.776	49.806	40.892	33.041	61.700	54.195	44.736	36.849
75	199.069	173.657	141.022	110.587	246.582	217.678	180.980	148.569
85	720.577	624.631	498.569	370.597	1,127.751	997.450	829.691	675.071
95	1,480.743	1,265.056	985.642	704.848	2,692.324	2,381.591	1,981.887	1,593.833

Sample Claim Costs Per \$1,000 of Monthly Benefit								
6 Year Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	40.663	36.209	30.611	26.063	28.596	25.356	21.302	18.053
65	87.037	76.758	63.562	51.845	98.418	87.066	72.682	60.530
75	288.125	252.176	205.699	161.834	385.377	341.568	285.626	235.881
85	983.249	854.340	684.615	512.752	1,706.913	1,511.772	1,258.830	1,022.071
95	1,981.558	1,700.429	1,334.595	965.828	3,911.115	3,457.511	2,869.179	2,293.217

Sample Claim Costs Per \$1,000 of Monthly Benefit								
Lifetime Benefit Period: With 5% Indexing, by Elimination Period (weeks)								
Attained	Male				Female			
<u>Age</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>	<u>6</u>	<u>12</u>	<u>25</u>	<u>52</u>
55	66.815	59.669	50.656	43.258	53.908	48.202	41.081	35.518
65	137.069	121.336	101.120	83.171	170.268	151.622	128.048	108.489
75	419.057	367.708	301.230	238.389	619.691	551.371	464.136	387.224
85	1,385.424	1,206.606	971.090	732.839	2,531.735	2,246.039	1,875.232	1,527.585
95	2,761.476	2,375.818	1,873.556	1,367.068	5,584.030	4,942.029	4,108.029	3,290.544

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form TT.LTC.ML.(1010). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

NORTHWESTERN LONG TERM CARE INSURANCE COMPANY

ACTUARIAL MEMORANDUM

<u>Product Name</u> QuietCare RR	<u>Policy Form Number</u> RR.LTC.(0798)	<u>Issue Date Range*</u> August 1998 – March 2002 (*see exhibit 2 for state's range)
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1. Scope & Purpose

This memorandum consists of materials which support the development of new premium rates for the policy series form listed on page 1. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an inforce rate increase request have been met. This rate filing is not intended to be used for any other purpose.

2. Requested Rate Increase

The company is requesting an average rate increase of 28% with the rate increase varying by benefit period. The requested rate increase for 3 year benefit period is 10%, 6 year benefit period is 25% and lifetime benefit period is 30%. Rates are not being increased for issue age 75+ policies with 3 year benefit period to ensure that inforce rates do not exceed new business rates. The rate increases adhere to the following restrictions:

- a. We ensure that the proposed rate increase does not result in premium rates that exceed the rates for new business. This is demonstrated in the attached premium rate comparison.
- b. We ensure that the resulting overall increase in rates satisfies the pre-rate stability rule outlined in the NAIC LTC Model Bulletin ensuring no less than an 80% loss ratio on the rate increase portion, while applying 60% to the current rate schedule. This is demonstrated in Exhibit 1.
- c. The lifetime loss ratio after the proposed rate increase is greater than or equal to the lifetime loss ratio targeted in the original filing from this form.

New proposed rate tables for this policy form are included with this filing. The contingent non-forfeiture paid up benefit equal to the sum of premiums paid is being offered to all policyowners impacted by the rate increase whether or not their increase is above the substantial increase triggers.

The number of policyowners and amount of inforce premium, as of December 31, 2015, for your state and nationwide, are displayed in Exhibit 2. The exhibit also shows the average annual premium before and after the proposed rate increase.

3. Reason for Rate Increase Request

A rate increase is necessary at this time due to significantly higher anticipated future and lifetime loss ratios. The higher loss ratios are mainly the result of longer claim continuance with a greater effect on longer benefit periods, combined with lower lapse and mortality rates.

Northwestern Long Term Care Insurance Company (NLTC) has been evaluating this block and updating assumptions based on our experience as well as the LTCi industry experience. For the form specified above, the projected lifetime loss ratio based on the assumptions outlined in this memo is worse than original pricing. The combined effect of changing the underlying claim costs and updating the mortality rates and persistency assumptions resulted in the need for a rate increase. The current premium levels are inadequate and, therefore, NLTC is requesting a rate increase in order to maintain the viability and financial stability of the policy form.

Even though we could justify a higher rate increase, at this time we have decided to request 28% taking into consideration the impact on our policyowners. If experience does not improve, we may need to request future rate increases on this policy form.

4. Rate Increase History

We have not requested any previous rate increases on this policy form, either in your state or on a nationwide basis.

5. Benefit Descriptions

This policy provides comprehensive long term care coverage, and reimburses eligible expenses of the insured up to the daily limits of the policy. The product is priced to have level premiums. All premiums are guaranteed renewable. If the policy becomes paid-up, it becomes non-cancellable. The product is available at issue ages 40-79. Premiums are on a sex neutral basis.

The insured chooses a daily limit, benefit period, elimination period, and home and community care coverage percentage. The plan reimburses eligible expenses up to the daily limits once the elimination period is satisfied. The plan continues to reimburse expenses until eligible expenses are no longer incurred or benefits are exhausted.

Care can be provided by licensed health care practitioners in licensed nursing homes, alternate living facilities, the home, and adult day care agencies. Respite care is also covered.

Two indexing options are available. The first option, called the Automatic Benefit Increase option, is a level premium product with the daily limit and the Benefit Account Value remaining indexing at 1%, 2%, 3%, 4%, or 5% per year. The insured chooses the indexing percentage at issue.

The second option, called the Automatic Additional Purchase Benefit, provides a level benefit while the insured does not require LTC benefits. The daily limit and the Benefit Account Value remaining begin indexing at 5% per year if and when the insured is on claim. Also under this option, the insured has the option of purchasing an additional amount of coverage, equal to 5% of the prior year's daily limit, each year while not on claim. This additional coverage also increases the Benefit Account Value. The premiums for the additional coverage are level and are based on the insured's current attained age. The insured can continue to purchase the additional coverage under this option until the later of age 85 or the tenth policy anniversary, or until the insured has refused two of the optional increases in coverage.

All plans include the waiver of premium benefit.

An optional non-forfeiture benefit is also available. This benefit, called Paid-Up Nonforfeiture Benefit, provides paid-up coverage when premium payments stop on or after the third policy anniversary via a smaller Benefit Account Value. Although we are filing for a premium rate increase, the premiums under the non-forfeiture benefit are not changing at this time.

One underwriting class exists for all policies issued. The policy is participating.

6. Renewability

All policy forms listed above are guaranteed renewable.

7. Applicability

This filing is applicable to in force policies only, as this policy form is no longer being sold in your state or nationwide. The premium changes will apply to the base form as well as to all applicable additional benefits. The premium change will also apply to future purchase option elections under the Automatic Additional Purchase Benefit. The premium changes will not apply to policies which have already reached paid-up status.

The company remains in the market, and currently sells similar long-term care insurance.

8. Marketing Method

All policy forms listed above were marketed by Northwestern Mutual's (parent company of NLTC) career captive field force.

9. Issue Age Ranges

Issue ages are from 40 to 79.

10. Actuarial Assumptions – Updated

This section includes the current assumptions used to justify the premium rate increase.

A. Morbidity - Updated

Claim costs from Milliman's 2014 edition of the Long Term Care Guidelines were used for morbidity estimates. The Guidelines have been developed in conjunction with professionals in several Milliman offices and reflect actual experience of various carriers, numerous studies of non-insurance data and judgment. The guidelines are a continually evolving rating structure that are modified as more experience becomes available.

The 2014 Milliman Guidelines were tailored to reflect NLTC's underwriting standards and claims administration practices. Milliman develops morbidity selection factors for three levels of underwriting: looser underwriting, average underwriting, and stricter underwriting. Milliman determined after analyzing NLTC's underwriting standards and practices that we fall in the stricter underwriting category. Milliman also came in to look at our claims administration practices to adjust the 2014 Milliman Guidelines in order to be more in line with how we administer long-term care claims. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC's specific product design.

We also reviewed how the 2014 Milliman Guidelines compare to our own limited amount of long-term care claims data and our cash claim payments are in line with the expected basis. Since the 2014 Guidelines provided by Milliman were based on long-term care policies with specific benefits equal to what this policy form offers, our overall morbidity experience to-date, although limited and not credible, does not call into question the validity of the 2014 Milliman Guidelines for this block of business.

No morbidity improvement was assumed in pricing.

Appendix I shows a sample of claim costs used in determining the premium rate increase.

B. Expenses

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate. Normal renewal commission rates will be applied on any increase in premium.

C. Mortality - Updated

Our mortality assumptions were developed using internal company experience and include underwriting selection factors. Mortality improvement is also assumed through attained age 105.

In comparing the pricing mortality table used to the 1983 Individual Annuitant Mortality (83 IAM) table used for valuation, the pricing ultimate rates are more conservative for the majority of issue ages. However, the biggest difference between the two tables is not the ultimate rates but that the pricing mortality recognizes lower mortality rates on recently underwritten business (mortality selection) and improved mortality over time (mortality improvement). Thus, the pricing mortality is more conservative than the table used for valuation (83 IAM) which does not have selection or improvement.

D. Lapse – Updated

Policy Year	%
1	3.400%
2	4.300%
3	3.200%
4	2.500%
5	2.000%
6	1.600%
7	1.300%
8	1.100%
9	0.500%
10+	0.500%

Lapse Adjustment by Issue Age: The following table of multipliers was used to adjust lapse rates for policies issued at older ages.

Updated Lapse Adjustment by Issue Age			
Policy Year	Issue Ages 18-69	Issue Ages 70-74	Issue Ages 75-79
1	100%	100%	90%
2	100%	100%	75%
3	100%	100%	60%
4	100%	100%	45%
5	100%	100%	30%
6	100%	100%	15%
7	100%	100%	0%
8	100%	100%	0%
9	100%	100%	0%
10	100%	80%	0%
11	100%	60%	0%
12	100%	40%	0%
13	100%	20%	0%
14+	100%	0%	0%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit – These multipliers remain the same as those used for the original pricing.

E. Interest

Discounting and accumulating of earned premiums and incurred claims for the purpose of calculating historical, future anticipated and lifetime loss ratios was performed using the maximum valuation interest rate.

F. Distribution

Distribution of Business by Issue Age:

<u>Issue Age</u>	<u>Expected Distribution</u>	<u>Actual Distribution</u>
52	5%	36%
57	20%	26%
62	35%	21%
67	25%	12%
72	10%	4%
77	5%	1%

Average issue age = 57.2

Distribution of Business by Plan:

<u>Benefit Period</u> <u>(Years)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
3	20%	8%
6	45%	24%
Lifetime	35%	68%
<u>Elimination Period</u> <u>(Weeks)</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
12	60%	89%
25	40%	11%
<u>Home & Community</u> <u>Care %</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
100%	80%	87%
50%	20%	13%

Distribution of Business by Sex:

<u>Sex</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
Male	40%	44%
Female	60%	56%

Distribution of Business by Indexing Option:

<u>Indexing Option</u>	<u>Expected</u> <u>Distribution</u>	<u>Actual</u> <u>Distribution</u>
None	60%	20%
Automatic Benefit Increase	5%	9%
Automatic Additional Purchase Benefit	35%	71%

11. Actuarial Assumptions - Original

The initial premium rate schedule was based on the originally filed pricing assumptions which were believed to be appropriate, given company and industry experience available, when the initial rate schedule was developed. The original pricing assumptions for morbidity, voluntary termination rates, and mortality were as follows:

A. Morbidity - Original

The Milliman & Robertson (M&R) Internal Guidelines for Long Term Care Claim Costs were used for morbidity estimates. These Guidelines were developed in conjunction with professionals in several M&R offices during the mid-1990s and reflect actual experience of various carriers at that time, numerous studies of non-insurance data and actuarial judgment. The guidelines were established with a continually evolving rating structure that allow for modifications over time as more experience becomes available.

Underwriting adjustments were applied by policy year to reflect the morbidity anticipated due to underwriting. These factors were based on experience reviewed by

M&R for benefit plans similar to NLTC with modifications to reflect the level of underwriting. For the Automatic Additional Purchase Benefit option, composite selection factors were calculated from the factors above recognizing that initial underwriting will wear off over time. Final adjustments were made to morbidity recognizing anticipated morbidity differences due to NLTC specific underwriting and product design.

Appendix II shows claim costs used in developing original premiums.

B. Mortality - Original

1983 Individual Annuitant Mortality

C. Lapse - Original

Policy Year	Lapse Rate
1	4.00%
2	3.60%
3	3.30%
4	3.05%
5	2.90%
6	2.80%
7	2.70%
8	2.60%
9	2.55%
10+	2.50%

Lapse Adjustment for Paid-Up Nonforfeiture Benefit - The following table of multipliers was used to adjust lapse rates for those policies with the Paid-Up Nonforfeiture Benefit (NFB) option:

Policy Year	Lapse Adjustment Multiplier for NFB
1	50%
2	0%
3	200%
4	170%
5+	110%

12. Underwriting

Medical underwriting was required for individual policies issued under this policy form and varied by issue age. LTC underwriting takes into account conditions or combinations of medical conditions that are likely to result in an impending need for services. There was one standard underwriting class for these policy forms.

13. Premium Classes

Premiums are unisex and payable for life, except if the policy becomes paid up as described in Section 5 above. The premiums may vary according to one or more of the following

policy and policyholder attributes: issue age, benefit level, benefit period, elimination period, inflation option, premium mode, home and community care coverage percentage, marital status, and additional benefits.

14. Reserve Basis

A. Base Plans

Statutory Reserve Basis - Statutory Active Life Reserves are based on the claim costs developed for this plan increased by 10%. A one-year preliminary term method with 1983 Individual Annuitant Mortality (IAM) and 4.0% interest is used. Lapse rates are included in the reserve calculations. Specifically, the following formula for total termination rates (TTRs) is used:

TTR = Lessor of: a) 1983 IAM plus lessor of:
i) 8% for durations 1-4
4% for duration 5 and later; or
ii) 80% of pricing lapse rate;
And
b) 80% of pricing total termination rate.

Disabled life reserves use the claim costs developed for this plan and the maximum statutory valuation interest rate by calendar year of claim onset.

B. Paid-Up Nonforfeiture Benefit

Paid-Up Nonforfeiture Benefit Reserves use the same assumptions as the base plan except where noted below. Active life reserves are equal to:

- a. The greater of:
 1. The LTC active life reserve, and
 2. The lapse benefitplus
- b. The Paid-Up Nonforfeiture Benefit Reserve

where:

The LTC active life reserve is consistent with the base policy.

The lapse benefit is equal to the present value of future claims for an insured if the policy is lapsed in the following year.

The Paid-Up Nonforfeiture Benefit Reserve is equal to the present value of future claims for all insureds currently in paid-up status.

Appendix I – Sample Claim Costs (Repricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.490	0.410	0.363	0.300	0.353	0.295	0.262	0.216
65	1.260	1.046	1.347	1.125	0.911	0.756	0.974	0.813
75	4.875	4.012	6.145	5.181	3.801	3.128	4.791	4.040
85	19.920	16.313	28.874	24.483	17.046	13.958	24.708	20.950
95	41.378	32.595	69.591	58.301	37.475	29.518	63.028	52.799

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.851	0.719	0.625	0.525	0.612	0.517	0.450	0.378
65	2.109	1.765	2.294	1.935	1.524	1.276	1.658	1.398
75	7.675	6.340	10.395	8.809	5.984	4.942	8.105	6.868
85	30.332	24.875	48.226	40.897	25.953	21.282	41.265	34.992
95	59.342	46.904	108.557	90.552	53.741	42.472	98.313	82.000

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: No Indexing by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.375	1.181	1.136	0.979	0.990	0.850	0.818	0.704
65	3.285	2.798	3.940	3.394	2.374	2.022	2.847	2.452
75	11.138	9.361	16.763	14.433	8.684	7.298	13.070	11.252
85	42.480	35.460	74.112	63.701	36.348	30.339	63.415	54.503
95	83.314	67.683	160.085	135.830	75.451	61.290	144.980	123.005

Appendix I – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

Sample Claim Costs Per \$1 of Daily Benefit								
3 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.527	0.447	0.390	0.327	0.379	0.322	0.281	0.236
65	1.353	1.140	1.447	1.226	0.978	0.824	1.046	0.886
75	5.226	4.363	6.608	5.651	4.075	3.402	5.153	4.406
85	21.329	17.718	31.070	26.708	18.251	15.161	26.587	22.853
95	44.088	35.266	74.748	63.474	39.930	31.937	67.700	57.485

Sample Claim Costs Per \$1 of Daily Benefit								
6 Year Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	0.959	0.823	0.704	0.601	0.690	0.592	0.506	0.432
65	2.364	2.010	2.579	2.209	1.709	1.453	1.864	1.597
75	8.526	7.148	11.682	10.044	6.647	5.572	9.108	7.831
85	33.514	27.882	54.115	46.519	28.677	23.856	46.304	39.802
95	64.772	52.001	120.566	101.893	58.659	47.088	109.189	92.271

Sample Claim Costs Per \$1 of Daily Benefit								
Lifetime Benefit Period: With 5% Indexing; by Elimination Period (days)								
Attained Age	<u>100% HHC</u>				<u>50% HHC</u>			
	<u>Male</u>		<u>Female</u>		<u>Male</u>		<u>Female</u>	
	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>	<u>91</u>	<u>181</u>
55	1.716	1.496	1.513	1.326	1.235	1.076	1.089	0.955
65	4.002	3.460	5.092	4.457	2.892	2.500	3.680	3.221
75	13.038	11.114	20.808	18.164	10.166	8.665	16.224	14.162
85	48.818	41.308	88.953	77.391	41.772	35.343	76.115	66.218
95	93.605	77.174	185.294	159.084	84.772	69.886	167.812	144.065

Appendix II – Sample Claim Costs (Original Pricing)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.770	0.688	1.083	0.976	1.512	1.369
65	1.834	1.629	2.371	2.114	3.027	2.704
75	5.805	5.048	7.144	6.234	8.822	7.705
85	16.651	14.198	19.544	16.653	23.594	20.104
95	31.600	26.015	36.331	29.937	43.508	35.866

HCC at 100%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.766	0.687	1.112	1.008	1.660	1.517
65	2.400	2.165	3.332	3.030	4.618	4.212
75	7.775	7.032	10.580	9.601	14.000	12.711
85	27.370	24.891	36.585	33.129	46.284	41.794
95	42.702	37.749	54.880	48.667	68.377	60.410

HCC at 50%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.607	0.543	0.711	0.694	0.996	0.899
65	1.338	1.185	1.611	1.436	2.018	1.800
75	4.614	4.029	5.557	4.871	6.802	5.961
85	13.677	11.752	15.871	13.662	19.160	16.495
95	27.662	22.905	31.664	26.285	37.923	31.498

HCC at 50%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
Base Plan						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.586	0.528	0.768	0.700	1.061	0.971
65	1.897	1.714	2.498	2.278	3.403	3.111
75	6.514	5.911	8.602	7.834	11.224	10.219
85	23.927	21.790	31.464	28.596	39.570	35.866
95	37.497	33.232	48.320	43.092	60.127	53.410

Appendix II – Sample Claim Costs (cont.)

Sample claim costs used in pricing before adjustments for underwriting and other claim cost adjustments.

HCC at 100%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.840	0.764	1.250	1.146	1.913	1.764
65	1.993	1.799	2.687	2.435	3.562	3.236
75	6.261	5.527	7.952	7.046	10.018	8.888
85	17.893	15.480	21.486	18.568	26.169	22.613
95	33.789	28.230	39.607	33.117	47.733	39.934

HCC at 100%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.838	0.764	1.294	1.195	2.229	2.078
65	2.611	2.393	3.814	3.522	5.776	5.359
75	8.436	7.746	12.012	11.064	16.740	15.430
85	29.674	27.368	41.281	37.879	53.538	48.940
95	46.053	41.278	61.286	55.122	77.645	69.478

HCC at 50%						
Sample Male Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.686	0.623	0.920	0.843	1.247	1.145
65	1.489	1.341	1.853	1.679	2.381	2.159
75	5.031	4.457	6.234	5.546	7.741	6.884
85	14.798	12.885	17.530	15.291	21.343	18.620
95	29.693	24.933	34.619	29.146	41.719	35.151

HCC at 50%						
Sample Female Claim Costs Per \$1 of Daily Benefit						
With 5% Indexing						
<u>Attained Age</u>	<u>3/91</u>	<u>3/181</u>	<u>6/91</u>	<u>6/181</u>	<u>Life/91</u>	<u>Life/181</u>
55	0.668	0.613	0.936	0.868	1.440	1.345
65	2.112	1.937	2.911	2.696	4.298	3.995
75	7.174	6.600	9.876	9.123	13.469	12.437
85	26.185	24.159	35.734	32.888	45.951	42.141
95	40.669	36.521	54.286	49.086	68.618	61.715

Actuarial Certification

I, Gregory Gurlik, am Actuary and an officer of the Northwestern Long Term Care Insurance Company and am a member in good standing of the American Academy of Actuaries. I wrote the Actuarial Memorandum for the rate increase filing for form RR.LTC.(0798). The assumptions used as stated in this memorandum are reasonable and realistic for this product. To the best of my knowledge and judgment, this filing complies with the laws and regulations of your state and the benefits are reasonable in relation to the premiums charged.



Actuary

September 30, 2016

Date

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(1014) New Business Premium Rates and RR.LTC.(0798) Revised Premium Rates

The UU.LTC.(1014) policy form currently available for sale has two spousal/companion discounts available, a spousal one insured discount and a spousal two insured discount. The spousal one discount is for an individual who has a spouse or companion but their spouse or companion does not apply or is not medically approved for coverage. The spousal two discount is available for an individual if both associated spouses are medically approved for a current series policy and both policies are put inforce. The RR.LTC.(0798) policy form only has one spousal/companion discount. This discount is a spousal two insured discount, where both spouses must have applied and been insurable in order to be eligible for the discount. Since the RR.LTC.(0798) does not have a spousal one discount, the premiums for the UU.LTC.(1014) spousal one premiums are compared to the RR.LTC.(0798) single premiums in this document. The UU.LTC.(1014) single and spousal two premiums are compared to the corresponding RR.LTC.(0798) single and spousal two premiums.

Premium rates under the UU.LTC.(1014) policy form are on a sex distinct basis, whereas RR.LTC.(0798) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(1014) rates for each discount type, consistent with the actual inforce gender mix for RR.LTC.(0798):

Single/Spousal 1: 30% Male, 70% Female

Spousal 2: 50% Male, 50% Female

The UU.LTC.(1014) policy form provides reimbursement up to a monthly limit and a 12 week elimination period, whereas the RR.LTC.(0798) form provides reimbursement up to a daily limit and a 91 day beginning date. Since the monthly amount provides greater value to the policyholder, we have reduced the UU.LTC.(1014) new business premiums by 5% for the comparisons to RR.LTC.(0798) in this document.

The RR.LTC.(0798) revised premium rates are lower than the UU.LTC.(1014) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 30% Male, 70% Female Blend, 12 Week Elimination Period

No Discount/Single

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	541	1,186	-54%
52	897	1,592	-44%
57	1,144	1,932	-41%
62	1,550	2,464	-37%
67	2,296	3,474	-34%
72	3,763	5,163	-27%
77	5,458	7,602	-28%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	2,624	8,417	-69%
52	3,086	7,063	-56%
57	3,390	6,982	-51%
62	3,935	7,130	-45%
67	5,007	8,341	-40%
72	7,043	10,365	-32%
77	9,057	12,804	-29%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	570	1,220	-53%
52	955	1,644	-42%
57	1,221	1,995	-39%
62	1,663	2,560	-35%
67	2,469	3,622	-32%
72	4,064	5,438	-25%
77	5,913	8,161	-28%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	721	1,705	-58%
52	1,215	2,377	-49%
57	1,555	2,943	-47%
62	2,113	3,842	-45%
67	3,131	5,434	-42%
72	5,137	8,122	-37%
77	8,161	12,219	-33%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	3,751	12,632	-70%
52	4,377	10,531	-58%
57	4,791	10,420	-54%
62	5,538	10,655	-48%
67	7,018	12,515	-44%
72	9,936	15,568	-36%
77	13,886	19,665	-29%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	787	1,809	-56%
52	1,341	2,530	-47%
57	1,727	3,156	-45%
62	2,354	4,146	-43%
67	3,505	5,931	-41%
72	5,772	8,992	-36%
77	9,209	14,130	-35%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 30% Male, 70% Female Blend, 12 Week Elimination Period

Spousal - One Insured Discount

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	541	1,127	-52%
52	897	1,512	-41%
57	1,144	1,836	-38%
62	1,550	2,341	-34%
67	2,296	3,300	-30%
72	3,763	4,905	-23%
77	5,458	7,222	-24%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	2,624	7,997	-67%
52	3,086	6,710	-54%
57	3,390	6,633	-49%
62	3,935	6,773	-42%
67	5,007	7,924	-37%
72	7,043	9,847	-28%
77	9,057	12,164	-26%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	570	1,159	-51%
52	955	1,562	-39%
57	1,221	1,895	-36%
62	1,663	2,432	-32%
67	2,469	3,441	-28%
72	4,064	5,166	-21%
77	5,913	7,753	-24%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	721	1,620	-56%
52	1,215	2,258	-46%
57	1,555	2,795	-44%
62	2,113	3,650	-42%
67	3,131	5,162	-39%
72	5,137	7,716	-33%
77	8,161	11,608	-30%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	3,751	12,001	-69%
52	4,377	10,004	-56%
57	4,791	9,899	-52%
62	5,538	10,122	-45%
67	7,018	11,890	-41%
72	9,936	14,790	-33%
77	13,886	18,681	-26%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	787	1,719	-54%
52	1,341	2,403	-44%
57	1,727	2,998	-42%
62	2,354	3,939	-40%
67	3,505	5,634	-38%
72	5,772	8,543	-32%
77	9,209	13,424	-31%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RR.LTC.(0798) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 50% Male, 50% Female Blend, 12 Week Elimination Period

Spousal - Two Insured Discount

3 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	460	889	-48%
52	763	1,177	-35%
57	972	1,432	-32%
62	1,318	1,827	-28%
67	1,951	2,565	-24%
72	3,199	3,792	-16%
77	4,639	5,574	-17%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	2,231	6,062	-63%
52	2,623	5,028	-48%
57	2,881	4,972	-42%
62	3,345	5,107	-34%
67	4,256	5,960	-29%
72	5,987	7,447	-20%
77	7,698	9,229	-17%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	485	912	-47%
52	812	1,212	-33%
57	1,038	1,475	-30%
62	1,414	1,893	-25%
67	2,099	2,667	-21%
72	3,454	3,977	-13%
77	5,026	5,954	-16%

6 Year Benefit Period No Indexing			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	613	1,263	-51%
52	1,033	1,744	-41%
57	1,321	2,161	-39%
62	1,796	2,816	-36%
67	2,661	3,971	-33%
72	4,366	5,893	-26%
77	6,937	8,841	-22%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	3,188	9,026	-65%
52	3,721	7,438	-50%
57	4,072	7,372	-45%
62	4,707	7,587	-38%
67	5,966	8,882	-33%
72	8,445	11,077	-24%
77	11,803	14,025	-16%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	RR.LTC.(0798)	UU.LTC.(1014)	Difference
40	669	1,335	-50%
52	1,140	1,850	-38%
57	1,468	2,306	-36%
62	2,001	3,023	-34%
67	2,979	4,305	-31%
72	4,906	6,479	-24%
77	7,827	10,104	-23%

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(1014) New Business Premium Rates and RS.LTC.(1101) and RS.LTC.(0708) Revised Premium Rates

The UU.LTC.(1014) policy form currently available for sale has two spousal/companion discounts available, a spousal one insured discount and a spousal two insured discount. The spousal one discount is for an individual who has a spouse or companion but their spouse or companion does not apply or is not medically approved for coverage. The spousal two discount is available for an individual if both associated spouses are medically approved for a current series policy and both policies are put in force. The RS.LTC.(1101) and RS.LTC.(0708) policy forms only have one spousal/companion discount. This discount is a spousal two insured discount, where both spouses must have applied and been insurable in order to be eligible for the discount. Since RS.LTC.(1101) and RS.LTC.(0708) do not have a spousal one discount, the premiums for the UU.LTC.(1014) spousal one premiums are compared to the RS.LTC.(1101) and RS.LTC.(0708) single premiums in this document. The UU.LTC.(1014) single and spousal two premiums are compared to the corresponding RS.LTC.(1101) and RS.LTC.(0708) single and spousal two premiums.

Premium rates under the UU.LTC.(1014) policy form are on a sex distinct basis, whereas RS.LTC.(1101) and RS.LTC.(0708) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(1014) rates for each discount type, consistent with the actual in force gender mix for RS.LTC.(1101) and RS.LTC.(0708):

Single/Spousal 1: 38% Male, 62% Female

Spousal 2: 50% Male, 50% Female

The UU.LTC.(1014) policy form provides reimbursement up to a monthly limit and a 12 week elimination period, whereas the RS.LTC.(1101) and RS.LTC.(0708) forms provide reimbursement up to a daily limit and a 91 day beginning date. Since the monthly amount provides greater value to the policyholder, we have reduced the UU.LTC.(1014) new business premiums by 5% for the comparisons to RS.LTC.(1101) and RS.LTC.(0708) in this document.

The RS.LTC.(1101) and RS.LTC.(0708) revised premium rates are lower than the UU.LTC.(1014) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 38% Male, 62% Female Blend, 12 Week Elimination Period

No Discount/Single

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	541	847	-36%
30	541	930	-42%
35	541	1,035	-48%
40	541	1,156	-53%
52	897	1,543	-42%
57	1,144	1,875	-39%
62	1,550	2,392	-35%
67	2,296	3,367	-32%
72	3,763	4,993	-25%
77	5,458	7,348	-26%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	2,624	10,196	-74%
30	2,624	9,379	-72%
35	2,624	8,726	-70%
40	2,624	8,082	-68%
52	3,086	6,752	-54%
57	3,390	6,675	-49%
62	3,935	6,831	-42%
67	5,007	7,984	-37%
72	7,043	9,942	-29%
77	9,057	12,297	-26%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	570	868	-34%
30	570	955	-40%
35	570	1,064	-46%
40	570	1,188	-52%
52	955	1,593	-40%
57	1,221	1,934	-37%
62	1,663	2,483	-33%
67	2,469	3,507	-30%
72	4,064	5,251	-23%
77	5,913	7,874	-25%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	721	1,151	-37%
30	721	1,287	-44%
35	721	1,464	-51%
40	721	1,654	-56%
52	1,215	2,298	-47%
57	1,555	2,846	-45%
62	2,113	3,713	-43%
67	3,131	5,246	-40%
72	5,137	7,820	-34%
77	8,161	11,752	-31%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	3,751	15,362	-76%
30	3,751	14,096	-73%
35	3,751	13,116	-71%
40	3,751	12,092	-69%
52	4,377	10,037	-56%
57	4,791	9,938	-52%
62	5,538	10,187	-46%
67	7,018	11,950	-41%
72	9,936	14,879	-33%
77	13,886	18,811	-26%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	787	1,212	-35%
30	787	1,358	-42%
35	787	1,546	-49%
40	787	1,753	-55%
52	1,341	2,443	-45%
57	1,727	3,047	-43%
62	2,354	3,999	-41%
67	3,505	5,711	-39%
72	5,772	8,635	-33%
77	9,209	13,530	-32%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 38% Male, 62% Female Blend, 12 Week Elimination Period

Spousal - One Insured Discount

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	541	804	-33%
30	541	883	-39%
35	541	983	-45%
40	541	1,098	-51%
52	897	1,466	-39%
57	1,144	1,781	-36%
62	1,550	2,272	-32%
67	2,296	3,198	-28%
72	3,763	4,744	-21%
77	5,458	6,981	-22%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	2,624	9,686	-73%
30	2,624	8,910	-71%
35	2,624	8,290	-68%
40	2,624	7,677	-66%
52	3,086	6,414	-52%
57	3,390	6,341	-47%
62	3,935	6,489	-39%
67	5,007	7,585	-34%
72	7,043	9,445	-25%
77	9,057	11,682	-22%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	570	825	-31%
30	570	907	-37%
35	570	1,011	-44%
40	570	1,129	-49%
52	955	1,513	-37%
57	1,221	1,838	-34%
62	1,663	2,359	-29%
67	2,469	3,332	-26%
72	4,064	4,989	-19%
77	5,913	7,480	-21%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	721	1,094	-34%
30	721	1,223	-41%
35	721	1,390	-48%
40	721	1,572	-54%
52	1,215	2,183	-44%
57	1,555	2,704	-42%
62	2,113	3,528	-40%
67	3,131	4,984	-37%
72	5,137	7,429	-31%
77	8,161	11,164	-27%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	3,751	14,594	-74%
30	3,751	13,392	-72%
35	3,751	12,460	-70%
40	3,751	11,488	-67%
52	4,377	9,536	-54%
57	4,791	9,441	-49%
62	5,538	9,677	-43%
67	7,018	11,353	-38%
72	9,936	14,135	-30%
77	13,886	17,871	-22%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	787	1,152	-32%
30	787	1,290	-39%
35	787	1,469	-46%
40	787	1,665	-53%
52	1,341	2,321	-42%
57	1,727	2,894	-40%
62	2,354	3,799	-38%
67	3,505	5,426	-35%
72	5,772	8,203	-30%
77	9,209	12,853	-28%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$155 Maximum Daily Limit for RS.LTC.(1101) and RS.LTC.(0708) Revised Sex Neutral Rates, 91 Day Beginning Date

\$4,715 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 50% Male, 50% Female Blend, 12 Week Elimination Period

Spousal - Two Insured Discount

3 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	460	657	-30%
30	460	720	-36%
35	460	799	-42%
40	460	889	-48%
52	763	1,177	-35%
57	972	1,432	-32%
62	1,318	1,827	-28%
67	1,951	2,565	-24%
72	3,199	3,792	-16%
77	4,639	5,574	-17%

3 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	2,231	7,679	-71%
30	2,231	7,059	-68%
35	2,231	6,558	-66%
40	2,231	6,062	-63%
52	2,623	5,028	-48%
57	2,881	4,972	-42%
62	3,345	5,107	-34%
67	4,256	5,960	-29%
72	5,987	7,447	-20%
77	7,698	9,229	-17%

3 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	485	674	-28%
30	485	738	-34%
35	485	821	-41%
40	485	912	-47%
52	812	1,212	-33%
57	1,038	1,475	-30%
62	1,414	1,893	-25%
67	2,099	2,667	-21%
72	3,454	3,977	-13%
77	5,026	5,954	-16%

6 Year Benefit Period No Indexing			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	613	887	-31%
30	613	990	-38%
35	613	1,121	-45%
40	613	1,263	-51%
52	1,033	1,744	-41%
57	1,321	2,161	-39%
62	1,796	2,816	-36%
67	2,661	3,971	-33%
72	4,366	5,893	-26%
77	6,937	8,841	-22%

6 Year Benefit Period Automatic Benefit Increase Option			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	3,188	11,517	-72%
30	3,188	10,558	-70%
35	3,188	9,811	-68%
40	3,188	9,026	-65%
52	3,721	7,438	-50%
57	4,072	7,372	-45%
62	4,707	7,587	-38%
67	5,966	8,882	-33%
72	8,445	11,077	-24%
77	11,803	14,025	-16%

6 Year Benefit Period Automatic Additional Purchase Benefit			
RS.LTC.(1101) and			
Issue Age	RS.LTC.(0708)	UU.LTC.(1014)	Difference
25	669	932	-28%
30	669	1,042	-36%
35	669	1,182	-43%
40	669	1,335	-50%
52	1,140	1,850	-38%
57	1,468	2,306	-36%
62	2,001	3,023	-34%
67	2,979	4,305	-31%
72	4,906	6,479	-24%
77	7,827	10,104	-23%

Northwestern Long Term Care Insurance Company

Side by Side Comparison of UU.LTC.(1014) New Business Premium Rates and TT.LTC.(1010) Revised Premium Rates

Premium rates under the UU.LTC.(1014) policy form are on a sex distinct basis, whereas TT.LTC.(1010) premium rates are on a sex neutral basis. In order to compare the sex neutral rates to the sex distinct rates, the following Male-Female blend has been applied to the UU.LTC.(1014) rates for each discount type, consistent with the actual inforce gender mix for TT.LTC.(1010):

Single: 40% Male, 60% Female

Spousal 1: 44% Male, 56% Female

Spousal 2: 50% Male, 50% Female

The TT.LTC.(1010) revised premium rates are lower than the UU.LTC.(1014) new business premium rates for all policy types and issue ages.

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 40% Male, 60% Female Blend

No Discount/Single, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	535	938	-43%
30	590	1,030	-43%
35	645	1,146	-44%
40	710	1,279	-44%
52	1,175	1,705	-31%
57	1,500	2,072	-28%
62	2,035	2,643	-23%
67	3,015	3,719	-19%
72	4,945	5,513	-10%
77	7,170	8,111	-12%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	3,275	11,242	-71%
30	3,330	10,340	-68%
35	3,385	9,618	-65%
40	3,450	8,905	-61%
52	4,050	7,431	-45%
57	4,450	7,347	-39%
62	5,170	7,523	-31%
67	6,575	8,791	-25%
72	9,255	10,953	-16%
77	11,900	13,551	-12%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	565	962	-41%
30	625	1,057	-41%
35	680	1,178	-42%
40	750	1,314	-43%
52	1,250	1,759	-29%
57	1,600	2,137	-25%
62	2,185	2,743	-20%
67	3,245	3,873	-16%
72	5,340	5,795	-8%
77	7,770	8,687	-11%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	730	1,274	-43%
30	825	1,424	-42%
35	905	1,618	-44%
40	955	1,828	-48%
52	1,615	2,537	-36%
57	2,065	3,142	-34%
62	2,800	4,099	-32%
67	4,150	5,789	-28%
72	6,815	8,623	-21%
77	10,825	12,955	-16%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	4,835	16,926	-71%
30	4,930	15,529	-68%
35	5,010	14,446	-65%
40	5,060	13,314	-62%
52	5,870	11,039	-47%
57	6,405	10,931	-41%
62	7,350	11,212	-34%
67	9,305	13,149	-29%
72	13,185	16,376	-19%
77	18,420	20,708	-11%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	800	1,341	-40%
30	900	1,502	-40%
35	985	1,709	-42%
40	1,045	1,936	-46%
52	1,785	2,696	-34%
57	2,295	3,362	-32%
62	3,120	4,412	-29%
67	4,645	6,298	-26%
72	7,660	9,515	-19%
77	12,215	14,898	-18%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 44% Male, 56% Female Blend

Spousal - One Insured Discount, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	455	882	-48%
30	502	968	-48%
35	548	1,076	-49%
40	604	1,199	-50%
52	999	1,594	-37%
57	1,275	1,938	-34%
62	1,730	2,473	-30%
67	2,563	3,476	-26%
72	4,203	5,148	-18%
77	6,095	7,571	-20%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	2,784	10,469	-73%
30	2,831	9,627	-71%
35	2,877	8,951	-68%
40	2,933	8,282	-65%
52	3,443	6,895	-50%
57	3,783	6,817	-45%
62	4,395	6,989	-37%
67	5,589	8,163	-32%
72	7,867	10,182	-23%
77	10,115	12,605	-20%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	480	905	-47%
30	531	993	-46%
35	578	1,106	-48%
40	638	1,232	-48%
52	1,063	1,644	-35%
57	1,360	1,998	-32%
62	1,857	2,565	-28%
67	2,758	3,618	-24%
72	4,539	5,406	-16%
77	6,605	8,101	-18%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	621	1,195	-48%
30	701	1,335	-47%
35	769	1,515	-49%
40	812	1,710	-53%
52	1,373	2,369	-42%
57	1,755	2,934	-40%
62	2,380	3,826	-38%
67	3,528	5,400	-35%
72	5,793	8,032	-28%
77	9,201	12,060	-24%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	4,110	15,739	-74%
30	4,191	14,436	-71%
35	4,259	13,423	-68%
40	4,301	12,363	-65%
52	4,990	10,226	-51%
57	5,444	10,129	-46%
62	6,248	10,404	-40%
67	7,909	12,193	-35%
72	11,207	15,193	-26%
77	15,657	19,221	-19%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	680	1,257	-46%
30	765	1,407	-46%
35	837	1,599	-48%
40	888	1,809	-51%
52	1,517	2,515	-40%
57	1,951	3,136	-38%
62	2,652	4,114	-36%
67	3,948	5,867	-33%
72	6,511	8,850	-26%
77	10,383	13,836	-25%

Northwestern Long Term Care Insurance Company

Lifetime Pay Long-Term Care Policy Annual Premium

\$5,000 Maximum Monthly Limit for TT.LTC.(1010) Revised Sex Neutral Rates

\$5,000 Maximum Monthly Limit for UU.LTC.(1014) Sex Distinct New Business Rates - 50% Male, 50% Female Blend

Spousal - Two Insured Discount, 12 Week Elimination Period

3 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	375	732	-49%
30	413	802	-49%
35	452	890	-49%
40	497	990	-50%
52	823	1,310	-37%
57	1,050	1,594	-34%
62	1,425	2,034	-30%
67	2,111	2,856	-26%
72	3,462	4,222	-18%
77	5,019	6,206	-19%

3 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	2,293	8,550	-73%
30	2,331	7,860	-70%
35	2,370	7,302	-68%
40	2,415	6,750	-64%
52	2,835	5,598	-49%
57	3,115	5,536	-44%
62	3,619	5,686	-36%
67	4,603	6,636	-31%
72	6,479	8,292	-22%
77	8,330	10,276	-19%

3 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	396	750	-47%
30	438	822	-47%
35	476	914	-48%
40	525	1,016	-48%
52	875	1,350	-35%
57	1,120	1,642	-32%
62	1,530	2,108	-27%
67	2,272	2,970	-24%
72	3,738	4,428	-16%
77	5,439	6,630	-18%

6 Year Benefit Period No Indexing			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	511	988	-48%
30	578	1,102	-48%
35	634	1,248	-49%
40	669	1,406	-52%
52	1,131	1,942	-42%
57	1,446	2,406	-40%
62	1,960	3,136	-38%
67	2,905	4,422	-34%
72	4,771	6,562	-27%
77	7,578	9,844	-23%

6 Year Benefit Period Automatic Benefit Increase Option			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	3,385	12,824	-74%
30	3,451	11,756	-71%
35	3,507	10,924	-68%
40	3,542	10,050	-65%
52	4,109	8,282	-50%
57	4,484	8,208	-45%
62	5,145	8,448	-39%
67	6,514	9,890	-34%
72	9,230	12,334	-25%
77	12,894	15,616	-17%

6 Year Benefit Period Automatic Additional Purchase Benefit			
Issue Age	TT.LTC.(1010)	UU.LTC.(1014)	Difference
25	476	1,038	-54%
30	536	1,160	-54%
35	586	1,316	-55%
40	622	1,486	-58%
52	1,062	2,060	-48%
57	1,366	2,568	-47%
62	1,856	3,366	-45%
67	2,764	4,794	-42%
72	4,558	7,214	-37%
77	7,268	11,250	-35%

[Month DD, YYYY]

[LIFE ADDRESS1]
[LIFE ADDRESS2]
[LIFE ADDRESS3]
[LIFE ADDRESS4]

Re: [LifeFname LifeLname] LTC[policy no] ISA [#####]

Dear [LifeFname LifeLname]:

Northwestern Long Term Care Insurance Company (NLTC) is committed to ensuring that long-term care insurance benefits will be available when our policyowners need them. After careful consideration, we have made the difficult but necessary decision to increase the premium on your long-term care insurance (LTC) policy. We value you as a policyowner and understand that a premium increase may be unsettling. Please know that we are committed to helping you understand your options so that you can make the best decision for you. Please read this letter carefully and in its entirety. It contains important information about your coverage and the benefit options available to you.

About this Increase

Thanks to medical advances, people are living longer today than ever before. While this is something we are thankful for, it has increased the anticipated cost of future LTC claims for the industry as a whole and NLTC. Our analysis shows that unfortunately, claims are now anticipated to be significantly higher than we originally projected when we determined the premium for your policy.

Important information about the premium increase for your policy is provided in the following chart. [As a reminder, you elected to have the Automatic Additional Purchase Benefit (AAPB) provision to help keep your coverage in line with rising costs of long-term care. This optional benefit provision automatically increases the policy benefit and premium annually. You have the option of declining these increases. For this reason the chart provides you with your new premium with and without the AAPB benefit increase.]

Premium and Benefit Breakdown

[POLICY BENEFIT]	CURRENT [MODE] PREMIUM	NEW [MODE] PREMIUM	PREMIUM INCREASE AMOUNT	EFFECTIVE DATE
[MML/MDL] [\$xx,xxx Without the AAPB increase]	[\$00,000.00]	[\$00,000.00]	[\$0,000.00]	[00/00/0000]
[MML/MDL] [\$xx,xxx With the AAPB increase]	[\$00,000.00]	[\$00,000.00]	[\$00,000.00]	[00/00/0000]

[Important Information about your Automatic Additional Purchase Benefit (AAPB): You can decline this scheduled AAPB increase by completing and returning the enclosed Personalized Options Form on or before [anniversary date.] Your Automatic Additional Purchase benefit gives you the option to increase your coverage every year on the policy anniversary until two annual AAPB increases have been declined.] [To date you have declined one AAPB increase.] [After two AAPB increases have been declined, you will no longer receive annual AAPB increases unless you later qualify for and receive long term care benefits.]

It is important to know that no individual has been singled out for an increase, nor is the increase due to a change in your age, health, claims history, or any other individual characteristic. We are increasing premiums for all similarly-situated policyowners in your state as authorized by your state’s department of insurance. While we hope it does not become necessary, premium rates are not guaranteed and may be increased again in the future under the terms of your policy.

[No action is needed while your premium is being waived. Since you are currently receiving benefits and not paying premiums due to the Waiver of Premium provision in your policy, you do not need to pay the new premium at this time. This letter is notifying you that the premium increase illustrated above will become payable in the future if and when your claim for benefits ends and the Waiver of Premium provision is no longer in effect.]

Understanding your Options

If you do not want to or cannot pay the increased premium, you have several options available to help reduce the impact of the increase.

- **Policy Change Options:** We've included a detailed list of policy change options that are available to help offset the premium increase. These options involve reducing the level of benefits available under your policy with a corresponding reduction in your premium.
- **Personalized Options Form:** We've also provided you with an illustration of your current key policy benefits that shows how your premium would change if you elect to reduce one of these benefits.
- **Need Assistance:** If you would like to see what your premium would be if you made more than one change to your policy, or you want to consider changing a benefit not illustrated in the Personalized Options Form, **please contact our customer care team at [888-888-8888]**. We will be happy to provide you with this information and answer questions about these options.

We recommend that you review all options available to you, including paying the increased premium and reducing your available benefits, with your family members and financial advisor to determine the approach that is most appropriate to your needs. You may also wish to contact the State Health Insurance Assistance Program (SHIP) located in your state, or the State Department/Bureau of Insurance if you need additional counseling to determine how to proceed. Please go to www.shiptalk.org to find the nearest SHIP to you, or http://naic.org/state_web_map.htm to find your State Department/Bureau of Insurance.

Next Steps – Decision required by [include anniversary date]

[If on claim leave the preceding heading and this section off letter]

NO ACTION is needed if you decide to accept the premium increase. If we do not hear from you about electing a policy change option by **[anniversary date]**, we will assume that you have accepted the new premium rate. Your premium bill will be adjusted to reflect the increased premium amount. If you pay by automatic deduction from a designated account, please be aware that the transfer from that account will be at the new premium amount. If your payment is made via a third-party account or online banking, please make appropriate arrangements, if necessary, prior to **[anniversary date]** to revise the payment amount.

ACTION IS NEEDED BY [ANNIVERSARY DATE] if you elect to reduce benefits to offset the impact of the premium increase:

- Use the enclosed Personalized Options Form to elect one of the illustrated options by checking the applicable box next to the desired change, then sign and return it in the enclosed envelope by **[anniversary date]**. You will receive a premium notice reflecting the increased premium prior to your anniversary date unless you make a change before **[25 days prior to anniversary date]**. However if we receive your change request by

[**anniversary date**] we will make the change and send you a revised premium notice.

- Or, contact our customer care team to discuss policy change options not illustrated in the Personalized Options Form, such as electing a combination of changes to your available benefits. We are here to help Monday through Friday 8:00 AM to 5:00 PM CST at [888-888-8888].
- Please note that if we do not hear from you and you do not pay the increased premium by the premium due date, we will assume you have selected the [Contingent] Non-Forfeiture Option as described in the Personalized Options Form.

Importance of LTC Insurance

The need for care can be one of the most significant challenges a person can face, both personally and financially. We have seen the difference this insurance has made in the lives of our customers and their family members. Although the cost for this insurance is increasing, it provides valuable coverage that may not be available from health insurance or government programs.

For Further Assistance

We are committed to ensuring that long-term care benefits will be available to you when you need them. Our dedicated customer care team at [888-888-8888] is here to help you understand this increase and your options Monday through Friday, 8:00 AM to 5:00 PM CST. You may also visit www.northwesternmutual.com/ltc for more information.

Sincerely,



Kamilah Williams-Kemp
President and Chief Executive Officer
Northwestern Long Term Care
Insurance Company

[Enclosures: Policy Change Options and Personalized Options Form]

Policy Change Options

If you decide that you would like to reduce your available benefits in order to reduce the premium increase, there are several options available to you.

Each option should be viewed in light of your individual insurance needs and financial situation, and you should consult with family members and advisors before making a change. Please be advised that, once you make an election that results in a reduction of your benefits, you may not be able to increase your benefits at a later time, even if you offer to pay the increased premium amount that results from the coming premium increase.

The following options can help offset your premium increase ¹:

- Reduce the **maximum amount the policy will pay** for each month/day of your care (Maximum Daily/Monthly Limit). ²
- Reduce the **minimum length of time your policy will pay benefits**³ once you begin to use benefits (Benefit Period). This will reduce the total amount of benefits payable under your policy (Maximum Lifetime Benefit).
- Increase the **length of time you'll pay for your care** before the policy begins to pay benefits (Elimination Period or Beginning Date).
- [Reduce the **amount that your Daily/Monthly Limit increases each year** (inflation protection).] *[only include if policy has ABI]*
- **[Drop your current inflation protection.]** *[only include if have inflation protection]*
- **Stop paying policy premiums and keep a reduced policy.** ([Contingent] Non-Forfeiture Option.) Your benefits would be equal to the total amount of premium you have paid since you first bought the policy. [This option is only available within 120 days of the premium increase effective date.] By electing this option you will be significantly reducing your policy benefits so careful consideration should be given. *[only include the second sentence if the policy doesn't have an NFB benefit]*
- **[Drop your Non-Forfeiture benefit]** *[only include if have NFB]*
- **[Drop your Survivorship benefit]** *[only include if have Survivorship]*

Important Information: As you consider reducing your benefits, it's very important to understand the impact the change will have if you need to utilize your coverage in the future. The costs of care are rising and are expected to continue to rise. By reducing benefits, you are reducing the coverage that will be available to pay for future care. Please go to www.northwesternmutual.com/costofcare to view the average cost of care in your state.

¹ Please refer to your policy for definitions of the terms included in these options.

² If your monthly cost of care is less than your selected Maximum Monthly/Daily Limit, then the unused portion can be used to extend the period of time your coverage will last.

³ If your monthly cost of care is less than your selected Maximum Monthly/Daily Limit, then the unused portion can be used to extend the period of time your coverage will last.

Important Information Regarding [Contingent] Non-Forfeiture Option

If you allow your policy to lapse [within 120 days of your policy anniversary date of **[anniversary date]**] we will reduce your policy limit (Maximum Lifetime Benefit) and convert your policy to a paid-up status with no future payment of premiums required. By exercising this option you are significantly reducing your policy benefits so you should give careful consideration to the terms of this option before selecting it. The following terms apply if you exercise this [Contingent] Non-Forfeiture option:

- No benefits will be paid in excess of your new Maximum Lifetime Benefit. The new Maximum Lifetime Benefit will be equal to the total amount of premiums you have paid for the policy, including any waived premiums and premiums paid for any optional additional benefits. Benefits will be paid subject to the [Maximum Daily Limit] / [Maximum Monthly Limit] benefit levels (and other coverage limits) in effect at the time you convert your policy to paid-up status.
- All optional additional benefit riders will automatically terminate.
- [No future inflation adjustments will be made pursuant to your policy's [Automatic Benefit Increase/ Automatic Additional Purchase Benefit] inflation protection option.]
- All other applicable policy provisions, conditions, and limitations will remain in effect.

Personalized Options Form

The chart below provides an illustration of how your premium will be affected if you elect to reduce any of the key benefits included in your policy. You can use this form to elect one of the changes illustrated.

Note: This form cannot be used to elect more than one change. The illustrations are based on only one change taking place effective on your next policy anniversary [include date] and may not be accurate after this date. If you would like to make more than one change, or consider a change not listed among the options provided below, please contact our customer care team at [888-888-8888] Monday through Friday 8:00 AM – 5:00 PM CST.

Policy Benefit Change	Description	Current Benefit	New Benefit	New Premium	Policy Change Election (check only one)
[Maximum Daily Limit (MDL)] / [Maximum Monthly Limit (MML)]	<p>Reduce the maximum amount the policy will reimburse for qualifying expenses each day/month you are on claim to an amount with a corresponding premium amount similar to the amount you pay now, before the premium increase has taken effect.</p> <p>Note: You may also opt to reduce the policy [MDL/MML] to other amounts, which would result in a future premium amount that is different than what is shown on this Form but is also less than the amount you would be required to pay after the premium increase takes effect.</p>	<p>[\$00,000.00]</p> <p>Please note: in certain instances the ability to reduce your MDL/MML may not be available due to state required minimum benefit limits.</p>	<p>[\$00,000.00]</p> <p>[Already at State Minimum]</p>	<p>[\$00,000.00]</p> <p>[N/A]</p>	<input type="checkbox"/>

[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.] (Benefit Period).</p> <p>Note: This will reduce the total amount of benefits payable under your policy (Maximum Lifetime Benefit).</p>	[Lifetime / Unlimited Benefit]	<p>[6 year Benefit Period.]</p> <p>[\$MML/\$MDL] x [72 months or 6*365 days] = Maximum Lifetime Benefit of \$00,000.00]</p>	[\$0,000.00]	<input type="checkbox"/>
[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.] (Benefit Period)</p> <p>Note: This will reduce the total amount of benefits payable under your policy (Maximum Lifetime Benefit).</p>	[3 year Benefit Period]	[Already at minimum available Benefit Period]	[N/A]	
[Inflation Protection]	<p>[Reduce the ABI increases to your [MML or MDL] that help benefits keep pace with the actual cost of care over time. The [MML or MDL] and Maximum Lifetime Benefit will remain at their amounts as of the effective date of the policy change.]</p> <p>[Decline AAPB] [You will no longer receive inflation protection increases unless you qualify for and receive Long Term Care benefits.]</p>	<p>[Automatic Benefit Increase (ABI) [5][x]%]</p> <p>[Automatic Additional Purchase Benefit (AAPB)]</p>	<p>[ABI 4%]</p> <p>[ABI 3%]</p> <p>[AAPB at your current benefit amount]</p> <p>[\$00,000.00]</p> <p>[AAPB with no further increases]</p> <p>[\$00,000.00]</p>	[\$0,000.00]	<input type="checkbox"/>
[Benefit Period]	<p>[Reduce the minimum length of time your policy will pay benefits.]</p> <p>Note: This will reduce the total amount of benefits payable under your policy</p>	[6 year Benefit]	<p>[3 year Benefit Period.]</p> <p>[\$MML/\$MDL] x [36 months or 3*365 days]</p>		<input type="checkbox"/>

	(Maximum Lifetime Benefit).		= Maximum Lifetime Benefit of \$00,000.00]		
[Contingent] Non-Forfeiture Option	Stop paying premiums [within 120 days of due date] and accept a significantly reduced policy benefit equal to the total amount of premium you have paid since the inception of the policy. Careful consideration should be made when deciding this option.	Maximum Lifetime Benefit of [\$00,000.00]	Reduced Maximum Lifetime Benefit [\$00,000.00]	N/A	<input type="checkbox"/>

CHANGE PROVISIONS

This form must be received in our office by [anniversary date] and the changes will be effective as of your policy anniversary date of [anniversary date]. If we do not hear from you about electing a policy change option by that date, we will assume that you have accepted the new premium rate unless the [Contingent] Non-Forfeiture option takes effect. Other than the change elected in this form, the benefits available under the policy will remain the same.

Once we've processed the change you elect, if any, we will send you a confirmation letter along with a new policy specification pages to keep with your policy contract.

[LONG TERM CARE PARTNERSHIP POLICY CHANGE DISCLOSURE]

Inflation protection is a required feature of a qualifying Partnership policy. Please note that removal or reduction of the Automatic Benefit Increase inflation protection option or removal of the Automatic Additional Purchase Benefit inflation protection option may result in the loss of your policy's qualifying Partnership status, including the asset disregard feature provided by a Partnership policy. You may contact NLTC at [888-888-8888] if you have questions about how to retain your policy's qualifying Partnership status.]

Name of Policyowner: [Policyowner Name] LTC[xxxxxxxx]

Signature of Policyowner: _____ Date: _____